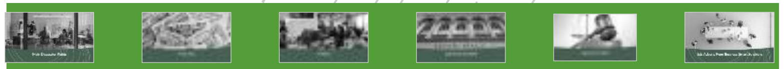
In Partnership with

Revenues and Benefits Discussion Group

Meeting Link

29 June 2026



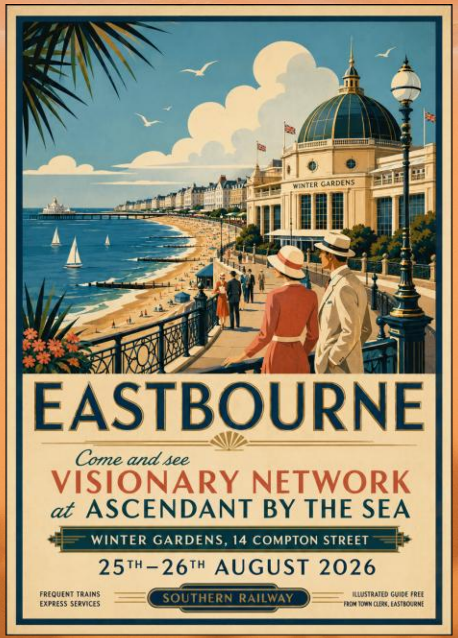
Meet the panel

(not everyone is available every week)

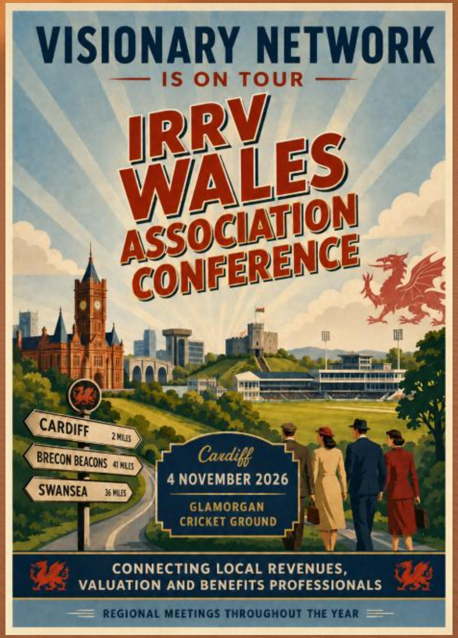
Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.

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

Visionary on Tour 2026

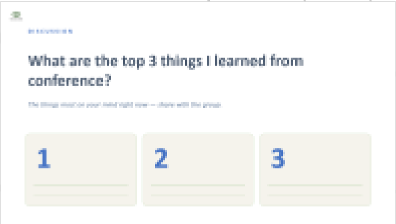


VISIONARY NETWORK
The Independent Local Tax and Welfare Network



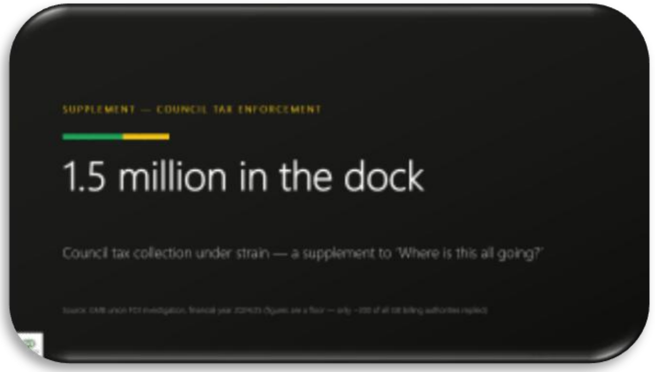
Discussion Points

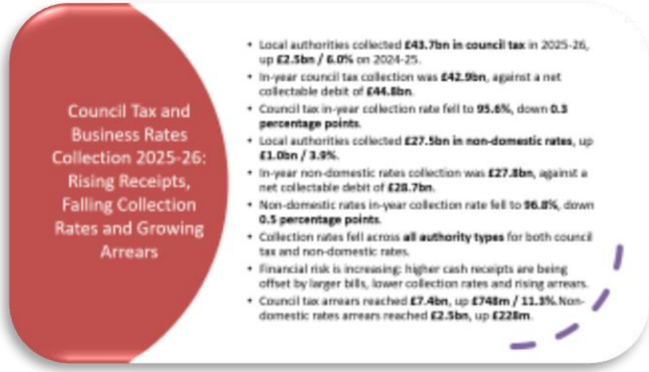
Top Three Things In Your In-tray



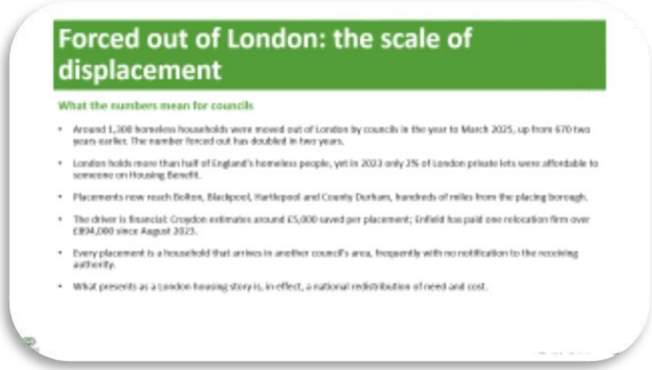
LG Finance

Council Tax Collection (GMB)





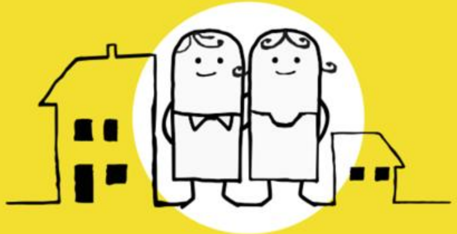
Redistribution of Homeless



Tax Collection

.inbest

Redesign your CTR scheme with ease



Opportunity

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

Simply 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 easy-to-use tool provides the following features to support you through every step of the CTRS design process.

Resident Insights

Get a clear and detailed 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.

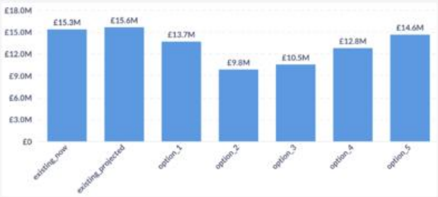
This report presents clear, data-driven insights to elected members, supports internal reviews, and informs consultations for confident decision-making.

Visit us: https://inbest.ai

Write to us: info@inbest.ai

Our dashboard provides the insights you need to make informed decisions

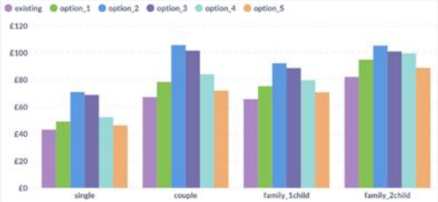
Total annual cost options



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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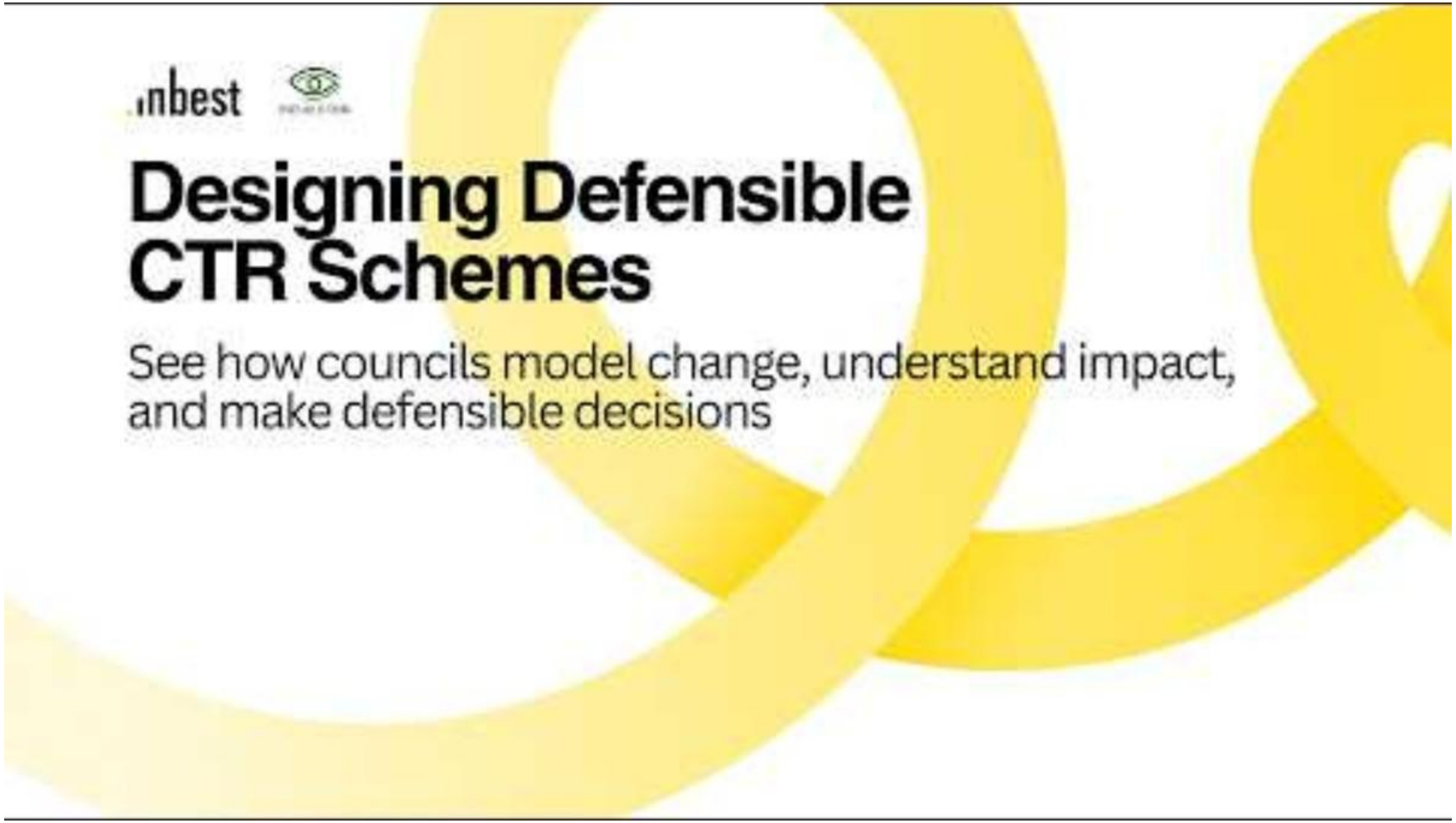
Write to us: info@inbest.ai



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Designing Defensible CTR Schemes
See how councils model change, understand impact, and make defensible decisions

Play Video

End

- Malcolm Gardner, Visionary Network Director
- 07946800171

mg@malcolmgardner.com
Book a meeting with Malcolm: Book Time with MG

Join the discussion

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

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

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

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

To sign up just email 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


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The Independent Local Tax and Welfare Network
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Local Government Reorganisation will expose every weakness in CTR and HB data. inbest.ai's CTR/HB analytics suite helps councils get ahead of that risk, with a dedicated data cleansing tool that supports cleaner records, stronger analytics, and a smoother transition into the new authority.

1. De-risk LGR
Find and fix data issues before they become transition problems.

2. Clean data, better decisions
Give councils a stronger evidence base for CTR, HB and local welfare.

3. Cut avoidable work
Reduce manual checking, rework, delays and unnecessary customer contact.

4. Improve compliance
Strengthen audit confidence, fraud/error control and scheme integrity.

5. Model with confidence
Make harmonisation, savings and protection options more accurate and defensible.

6. Protect subsidy
Find data errors before they become subsidy loss, audit challenge or year-end pressure.

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The Independent Local Tax and Welfare Network

Data cleansing summary:

April 2026 · Council Tax Reduction

Not every record you shared is a live, assessable claim, so we first set aside the cases that fall outside this analysis. These are mostly records that are not a live benefit claim, such as pending, closed, or administrative records, along with a small number of cases handled under a separate scheme and households that fall outside the age rules for this benefit. That leaves 9,668 live, in-scope cases, which this report covers.

The cases we are reviewing

9,668 cases form the live, in-scope caseload we reviewed for Council Tax Reduction. From here on, every figure is a share of these 9,668 cases.

Stage	Cases	% of in-scope
In-scope caseload	9,668	100%
Removed for data issues	2,196	22.7%
Cases we are working with	**7,472**	**77.3%**

Cases removed for data issues

2,196 cases. These are standard checks we apply to every council. We removed these from the downstream caseload because the data could not be relied on for an accurate assessment.

Issue	Cases	What it means
No Council Tax liability	1,612	The eligible Council Tax liability is zero or missing, so there is nothing to assess a reduction against.
Reduction above Council Tax	303	The Council Tax Reduction, plus any non-dependant deduction, is larger than the eligible Council Tax.
No existing reduction	274	The existing Council Tax Reduction is zero or missing.
Negative values	3	A monetary field holds a negative amount.
Missing postcode	2	The household postcode is missing or could not be resolved.
Child Benefit with no children	1	A Child Benefit award is recorded but no dependants are present.
Subrecord count mismatch	1	The number of dependants or non-dependants declared on the main record does not match the subrecords supplied.

Cases we are working with

7,472 cases now feed into Council Tax Reduction modelling. These are the in-scope cases that also passed our data quality checks.

Corrections we made

455 cases. These are findings specific to your data, identified through case-level auditing. We corrected the value and kept the case in the caseload, and only count cases whose Council Tax Reduction award actually changed as a result.

Correction	Cases	What it means
Other income over-counted	455	Working claimants' earnings were recorded under other income and carried into the assessed income at full value, with no earnings disregard applied. This overstated assessed income and tapered the reduction too far. We removed the person-level other income from the assessed income figure to correct it.

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The Independent Local Tax and Welfare Network

Issues we did not correct

61 cases. These are findings specific to your data, identified through case-level auditing. We deliberately left the value unchanged and record it here for transparency.

Issue	Cases	What it means
Assessed income above applicable amount, no taper	61	The assessed income is above the applicable amount, yet no taper was applied to the Council Tax Reduction award. We have left these awards as supplied.

Closing note

The figures reconcile across the in-scope caseload: 9,668 cases reviewed, 2,196 removed for data issues, and 7,472 in use. We are happy to walk through any individual category in more detail.

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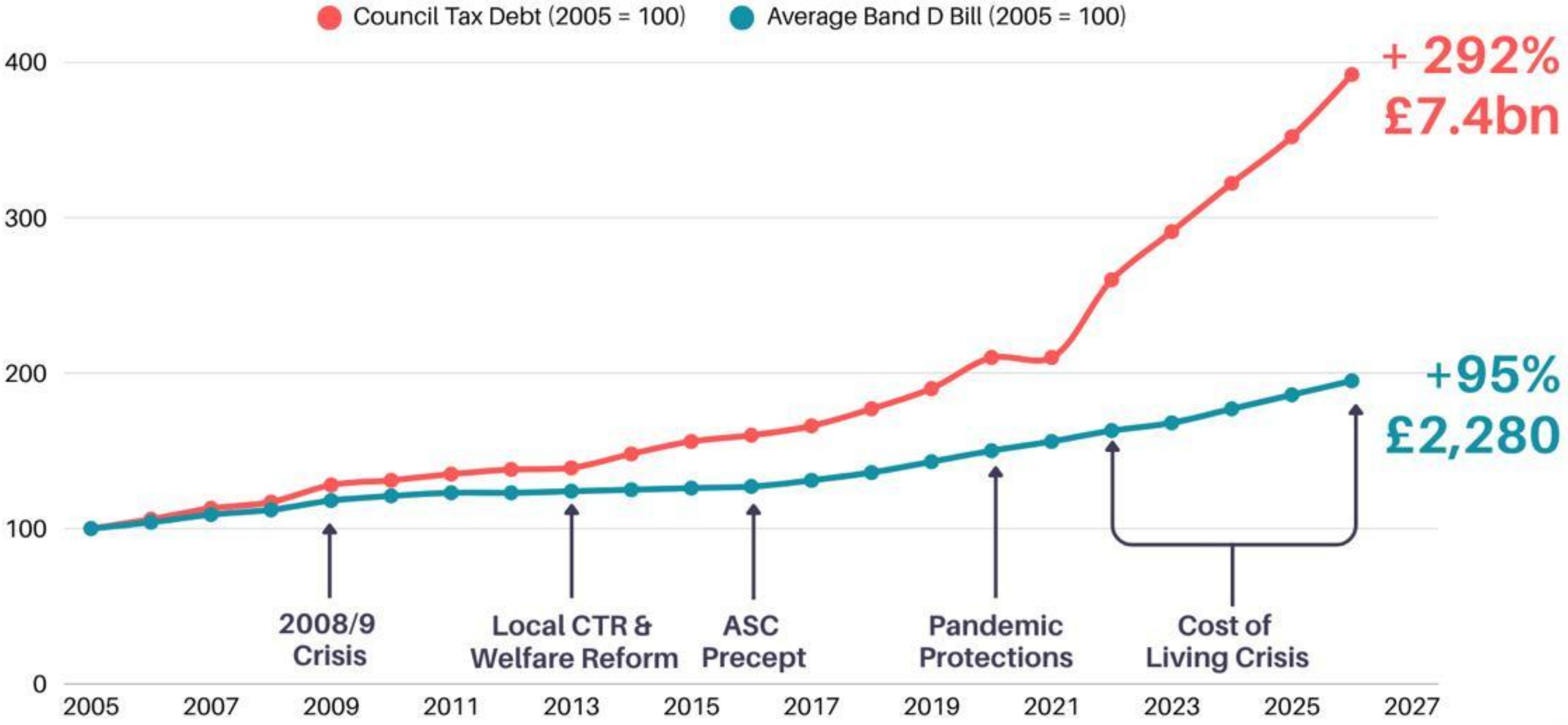
SUPPLEMENT — COUNCIL TAX ENFORCEMENT

1.5 million in the dock

Council tax collection under strain — a supplement to ‘Where is this all going?’

Source: GMB union FOI investigation, financial year 2024/25 (figures are a floor — only ~200 of all GB billing authorities replied)

Debt has increased at more than three times the rate of the average Band D bill.



THE HEADLINE NUMBERS

Enforcement at industrial scale in 2024/25

1.5m
Summoned to court over unpaid council tax

4.6m
Accounts in council tax arrears

3.2m
Accounts in debt-management proceedings

£4.6bn
Owed to councils in unpaid council tax

Figures are a floor: GMB FOI to all GB billing authorities, only ~200 replied within the statutory deadline — the true totals are higher.

CHALLENGE TO THE PANEL

Is taking 1.5 million people to court a collection strategy — or a symptom of a broken system?

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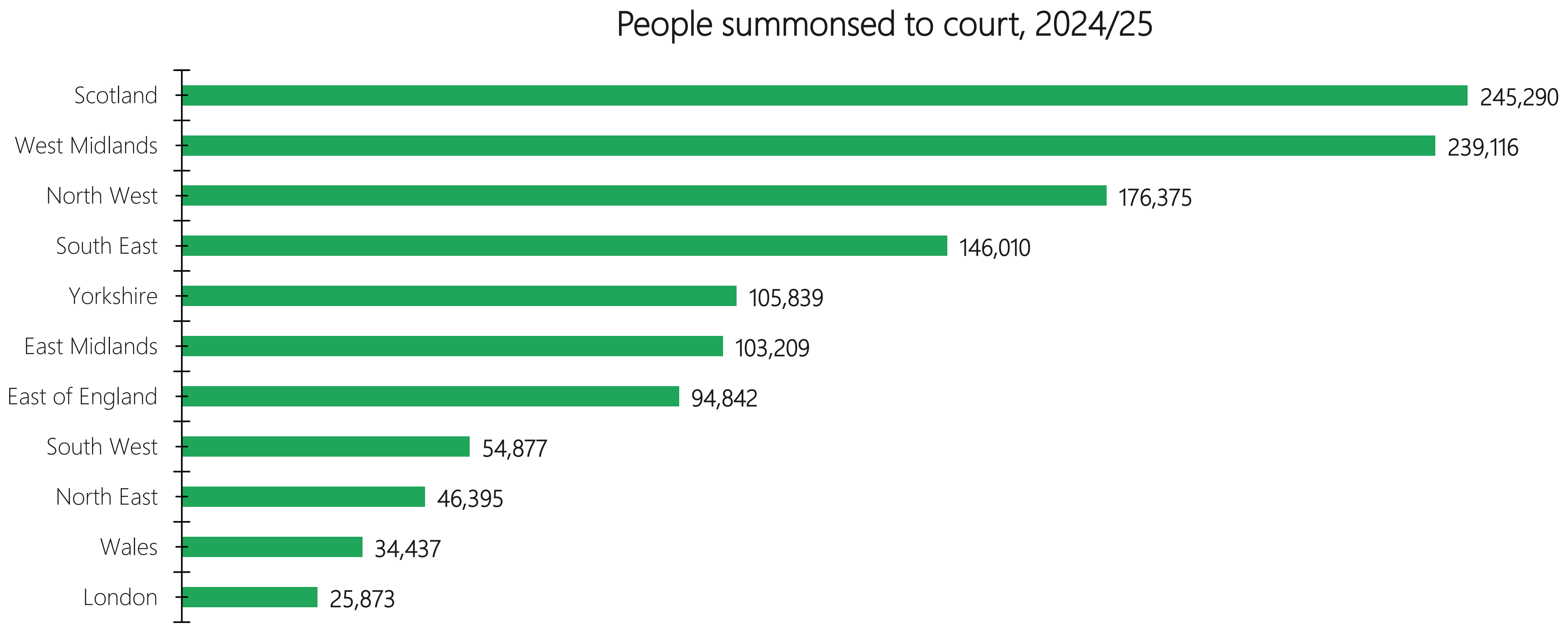
THE REGIONAL PICTURE

Where the courts are busiest



Why are residents far more likely to be summonsed in some areas than others?

GMB'S VERDICT

"The council tax system is completely broken"

Rachel Harrison, GMB National Secretary — calling for three national reforms

More funding

Guaranteed central government funding for cash-strapped councils

Council tax reform

Update the out-of-date banding so the richest pay a fairer share

Business rates reform

Let authorities keep more to regenerate their high streets

CHALLENGE TO THE PANEL

National reform may be years away — what can our service change locally, now?

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OVER TO THE PANEL

What kind of collector do we want to be?

1	Recovery	Is a court summons becoming our default — and too soon?
2	Hardship	How do we spot vulnerable payers before enforcement starts?
3	Support	Are CTR, discretionary payments and debt advice reaching them?
4	Cost	What does court action actually recover versus what it costs us?
5	Reputation	What do 1.5 million summonses say about how we treat residents?

Council Tax and Business Rates Collection 2025-26: Rising Receipts, Falling Collection Rates and Growing Arrears

- Local authorities collected **£43.7bn in council tax** in 2025-26, up **£2.5bn / 6.0%** on 2024-25.
- In-year council tax collection was **£42.9bn**, against a net collectable debit of **£44.8bn**.
- Council tax in-year collection rate fell to **95.6%**, down **0.3 percentage points**.
- Local authorities collected **£27.5bn in non-domestic rates**, up **£1.0bn / 3.9%**.
- In-year non-domestic rates collection was **£27.8bn**, against a net collectable debit of **£28.7bn**.
- Non-domestic rates in-year collection rate fell to **96.8%**, down **0.5 percentage points**.
- Collection rates fell across **all authority types** for both council tax and non-domestic rates.
- Financial risk is increasing: higher cash receipts are being offset by larger bills, lower collection rates and rising arrears.
- Council tax arrears reached **£7.4bn**, up **£748m / 11.3%**.Non-domestic rates arrears reached **£2.5bn**, up **£228m**.

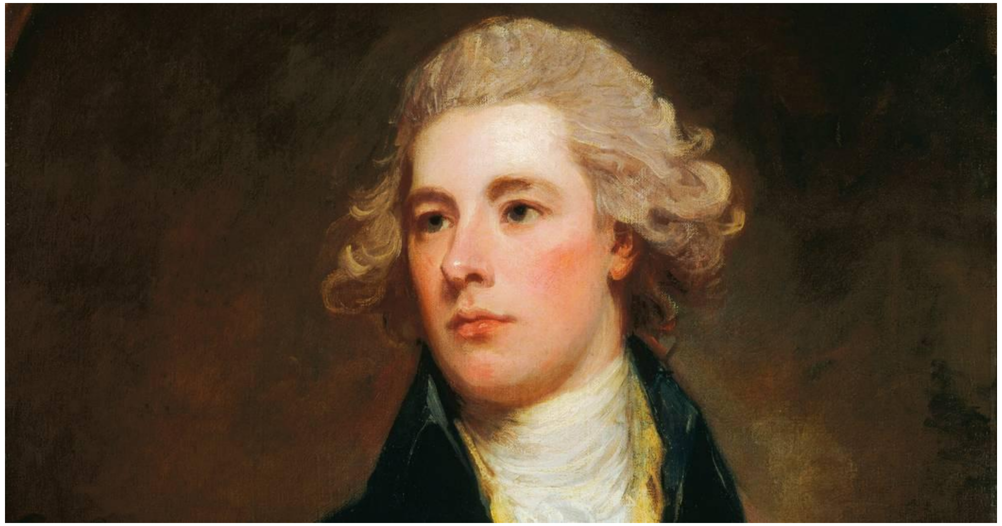
Council Tax and Business Rates Collection 2025-26: Rising Receipts, Falling Collection Rates and Growing Arrears

- Revenues and Benefits remains central to local authority financial resilience through local taxation, local welfare and debt recovery
- .Falling in-year collection rates increase pressure on collection teams, recovery performance and cashflow forecasting.
- Rising arrears create risks around backlogs, aged debt, affordability, vulnerability and customer hardship.
- Council tax support, discounts and reliefs continue to affect the net collectable debit and must be monitored as part of financial planning.
- Business rates receipts were affected by changes to Retail, Hospitality and Leisure relief and multiplier changes.
- Allowing ratepayers to spread payments over 12 months may delay recovery action into the following year.
- Service teams need to balance income collection with fair recovery, vulnerability handling and local welfare support.
- Data quality remains important: 2025-26 figures exclude one billing authority, with a future revision expected.
- Fraud and error controls remain important where discounts, reliefs, council tax support and arrears adjustments affect liability.
- Key actions: strengthen arrears monitoring, review recovery capacity, assess hardship impacts, maintain relief/discount controls, and improve digital and process efficiency.

The tax gap

The **tax gap** is the difference between the amount of tax that should, in theory, be paid to HMRC and the amount that is actually collected.

In simple terms, it measures how much tax is missing from the system. A large tax gap can point to deliberate non-compliance, but it can also show that the tax system is too complex, that taxpayers need better support, or that HMRC does not have enough capacity to prevent and correct mistakes early.



William Pitt the Younger (1759–1806) — architect of modern British taxation. As Prime Minister he introduced income tax in 1799 to fund the war with France.

Source: HMRC, Measuring tax gaps 2026 edition. Total theoretical tax liabilities £924.4bn.

The tax gap nears £60bn — but read it carefully

- **Record in cash terms:** the £59.2bn gap is the largest ever recorded — but cash naturally rises as the economy and tax base grow.
- **Trend is the better gauge:** at 6.4% the percentage gap is still below the 7.5% seen when the series began in 2005-06.
- **Read with caution:** earlier years keep being revised upward, and the share rated 'high uncertainty' has risen to 35%.
- **CIOT's concern:** if past estimates keep moving materially, the gap is a shakier basis for policy claims and targets.

£59.2bn
6.4% of theoretical liabilities, 2024-25

93.6%
of tax due was actually collected

6.4% vs 7.5%
still below the 2005-06 starting point

Source: HMRC, Measuring tax gaps 2026 edition. Total theoretical tax liabilities £924.4bn.

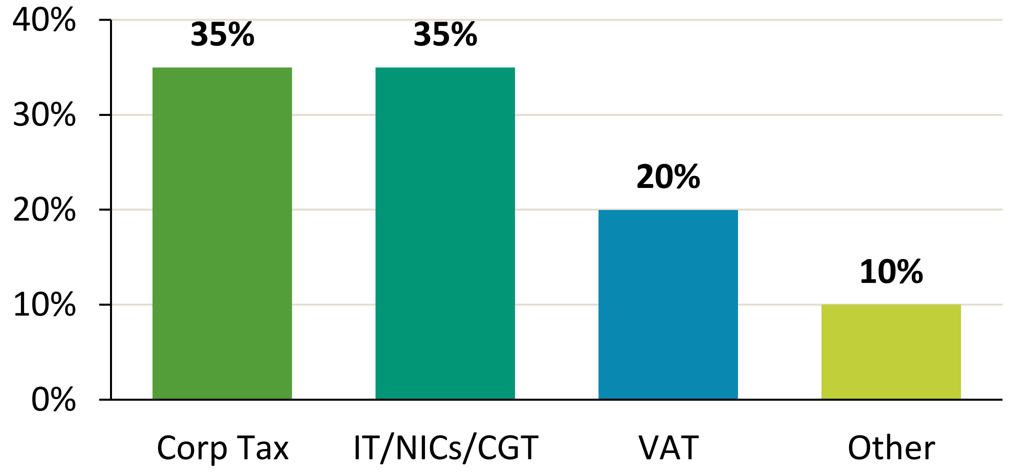
Where the gap sits: small business, not big corporates

- **Small business dominates:** 62% of the 2024-25 gap, up from 58% in 2020-21; large business is only ~12%.
- **By tax type:** Corporation Tax and Income Tax/NICs/CGT each ~35%; VAT ~20%.
- **Concentrated in CT:** about half of the small-business gap is Corporation Tax.
- **So the debate shifts:** from large-corporate avoidance to small-business compliance at scale.

62%

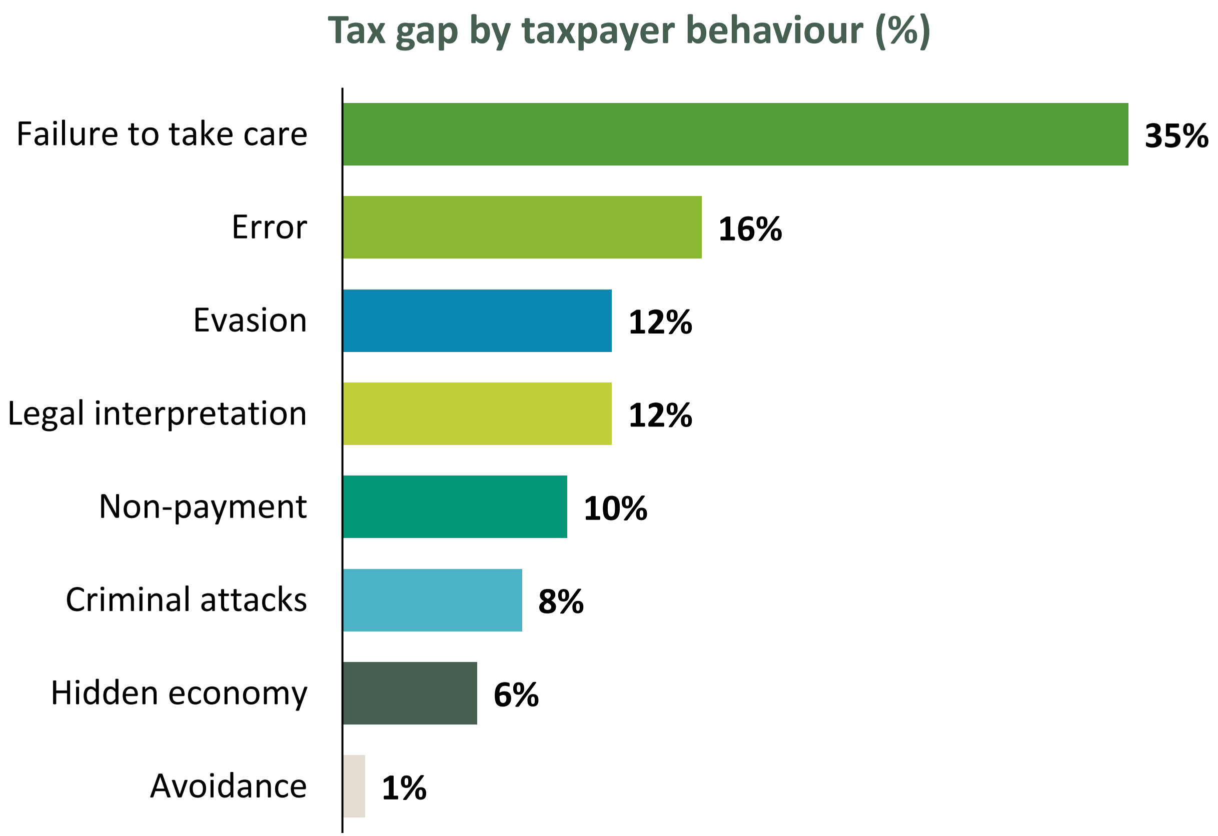
of the gap comes from small business (up from 58% in 2020-21)

Share of tax gap by tax type (%)



Source: HMRC, Measuring tax gaps 2026 edition — gap by customer group and by tax type.

Why it happens: mostly mistakes, not evasion



12%

of the gap is deliberate evasion

- **Not mainly deliberate:** failure to take reasonable care (35%) and error (16%) far outweigh evasion (12%).
- **Enforcement has limits:** it tackles evasion, but does little for carelessness, misunderstanding and complexity.
- **The expert view:** ATT urges more frontline support; BDO warns rising reporting demands burden compliant firms.

Source: HMRC illustrative tax gap by behaviour, 2026 edition; ATT and BDO commentary.

The response — and what the experts caution

£1.7bn
extra HMRC funding over four years

7,900
new compliance & debt-management staff

£10bn / yr
targeted extra revenue by 2029-30

The government's response

- More compliance and debt-management capacity.
- Making Tax Digital, better data and education.
- Process reform and a modernised tax system.

What the experts caution

- OBR: the gap has been broadly flat since 2017-18 — the target looks challenging.
- PAC & NAO: weak customer service and rising admin cost erode trust.
- CIOT: frequent upward revisions weaken policy certainty.
- Digitisation is not simplification — complex rules stay complex.

Sources: HMRC; OBR; National Audit Office; Public Accounts Committee; CIOT.

The question for the panel

Is the tax gap mainly an enforcement problem — or evidence that public bodies must design compliance into their systems from the start?

The local-government parallel: council tax, business rates, benefits and local support face the same challenge — complex, reactive systems mean chasing failure after the event, which is costly and often ineffective.

Where the balance may land: probably both. Enforcement recovers some loss; better-designed systems stop it arising in the first place.

Discussion prompt for the expert panel. Underlying data: HMRC, Measuring tax gaps 2026 edition.

Forced out of London: the scale of displacement

What the numbers mean for councils

- Around 1,300 homeless households were moved out of London by councils in the year to March 2025, up from 670 two years earlier. The number forced out has doubled in two years.
- London holds more than half of England's homeless people, yet in 2023 only 2% of London private lets were affordable to someone on Housing Benefit.
- Placements now reach Bolton, Blackpool, Hartlepool and County Durham, hundreds of miles from the placing borough.
- The driver is financial: Croydon estimates around £5,000 saved per placement; Enfield has paid one relocation firm over £894,000 since August 2023.
- Every placement is a household that arrives in another council's area, frequently with no notification to the receiving authority.
- What presents as a London housing story is, in effect, a national redistribution of need and cost.

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One council's saving is another council's cost

Impact on local government finance and LGR

- Out of area placements export demand and cost from the placing borough to the receiving authority, with no transfer of funding alongside the household.
- Receiving councils absorb unfunded pressure on Council Tax Reduction, Discretionary Housing Payments, local welfare, temporary accommodation, social care and school places.
- The placing council's saving becomes the receiving council's loss: the needs of one authority uncontrollably driving the needs of another.
- These flows are invisible in baseline budgets. Receiving areas cannot forecast or fund demand they are never told about.
- Under Local Government Reorganisation, new unitary authorities may inherit concentrations of placed households they never planned or funded for, distorting baselines and equalisation.
- Without a national mechanism to make funding follow need, financial risk simply lands wherever the cheapest accommodation happens to be.

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Reactive, not proactive: a ripple across the country

The systemic risk

- Each council acting rationally in isolation, to protect its own budget, produces an irrational national outcome: the reactive response, repeated across London's boroughs.
- Receiving authorities learn of placements only after arrival, leaving Revenues and Benefits to firefight liability, vulnerability and welfare needs.
- The ripple spreads outward: northern and coastal towns absorb London's displaced demand, then reach their own affordability and capacity limits.
- A proactive model would notify, fund and plan placements across boundaries, designed in through LGR rather than discovered after the event.

Questions for the panel

- **How do we surface out of area placements before households arrive, not weeks later?**
- **Who should carry the financial responsibility, the placing authority or the receiving one?**
- **What should LGR build in to stop the needs of one council rippling uncontrollably into another?**

Source: The Guardian, 'Vulnerable families illegally "dumped" hundreds of miles away by London councils', 7 June 2026; GOV.UK homelessness placement statistics to March 2025.

DISCUSSION

What are the top 3 things I learned from conference?

The things most on your mind right now — share with the group.

1

2

3

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 Conselidated Grant

Replacing HSF & DHPs

Mandatory 6-Monthly Reporting (3U+ Data Tables)

Navigating the New £B42m Consolidated Grant

The CRF replaces HSF and DHPs, requiring councils to deliver crisis payments and resilience services. However, mandatory sin-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, importuntty, 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-fkled 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 Reach Previously Unknown Households
NEW
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 cpreedsbeats 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 admınictrative 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+
Counciis 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 flt 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.

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COUNCIL TAX REDUCTION

Clear & Concise

Let us make it simple for you

- Save money
- Improve efficiency
- Help vulnerable citizens
- Build trust

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Bristol City Council Case Study

For more information email info@visionarynetwork.co.uk


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TEMPS SET
Unmissable summer comedy

In the news

SLC
Student Loans Company

Postgraduate Student Loan Debt: Potential Implications for Local Taxation and Local Welfare

- Postgraduate borrowers face a lower repayment threshold than Plan 2 undergraduate borrowers: £21,000 compared with £29,385.
- Repayments are deducted separately where graduates hold both undergraduate and postgraduate loans.
- Postgraduate loans are repaid at 6% of earnings above the threshold; Plan 2 loans are repaid at 9%.
- Postgraduate loan interest is RPI plus 3%, currently reported as 6.2%, with a cap of 6% from September 2026.
- The postgraduate repayment threshold has remained unchanged since 2016.
- Student loan debt in England rose by 10.5% to £294.6bn in 2025/26; £12bn of the £28bn increase was accrued interest.
- Government position: graduates, particularly postgraduates, generally benefit from higher earnings and repayment is considered fair to non-graduates and lower-paid graduates.

VISIONARY NETWORK

SLC

Student Loans Company

Postgraduate Student Loan Debt: Potential Implications for Local Taxation and Local Welfare

- **Revenues and Benefits impact:** no direct operational change for councils is identified in the article.
- Lower disposable income for some graduates may increase pressure on household budgeting, with possible knock-on risks for council tax payment behaviour and local welfare enquiries.
- Dual deductions from earnings may affect affordability assessments, debt advice referrals and customer conversations where residents present with wider debt pressures.
- No evidenced impact is given on Revenues and Benefits staffing, backlogs, processing timeliness, fraud/error, compliance, digital systems or process change.
- **Financial position:** no direct council funding, cost or savings impact is evidenced.
- Possible income risk is indirect only: reduced disposable income may contribute to council tax arrears risk among affected working-age households, but this is not quantified in the article.
- **Suggested action:** monitor local council tax arrears, CTR claims and discretionary/local welfare demand for signs of graduate or working household debt stress.

'Basically you're trapped': UK postgraduates burdened with double loan debt | Student finance | The Guardian

VISIONARY NETWORK

Local Government Standards: Behaviour, Workforce Risk and Service Resilience

- A Solace survey found 90% of council chief executives and senior officers experienced poor standards and/or inappropriate behaviour in the past three years.
- 52% said standards among elected members are getting worse.
- 69% supported a robust, legally binding standards system with meaningful sanctions.
- Only 38% believed the Government's proposed standards reforms will be effective.
- Poor standards were reported more often between councillors and officers than between councillors.
- 62% experienced abuse or intimidation from elected members in the last 12 months.
- 74% experienced abuse or intimidation from members of the public.
- 70% reported worsening behaviour from the public.
- Government has pledged a mandatory code of conduct, stronger sanctions and standards committees, but legislation has not yet been introduced.
- Solace is calling for immediate action to create a strengthened and enforceable standards regime.

Local Government Standards: Behaviour, Workforce Risk and Service Resilience

- **Revenues and Benefits impact:** no direct Revenues and Benefits operational change is identified in the article.
- Poor behaviour and intimidation may affect service resilience where senior officers, managers or frontline staff face increased personal risk.
- Workforce risk is material: 45% of respondents had considered leaving their role, or had already done so, because of these issues.
- Staff effectiveness risk is evidenced: 23% reported becoming less effective in their job as a result.
- Potential service delivery impacts include slower decision-making, reduced officer confidence, weaker member/officer relationships and pressure on governance.
- For Revenues and Benefits, this could affect council tax, business rates, CTR, benefits administration, local welfare support, fraud/error controls and customer contact where staff capacity or confidence is reduced.
- Risks may be greater in contentious areas such as council tax recovery, hardship decisions, enforcement, discretionary support and complaints handling.
- **Financial position:** no direct costs, savings or funding pressures are evidenced in the article.
- Indirect financial risk may arise if poor standards contribute to staff turnover, sickness, recruitment difficulty or reduced service performance.
- **Action:** include member/officer behaviour, staff safety, public abuse, service resilience and governance escalation routes in Revenues and Benefits risk planning.

CCN

COUNTY COUNCILS NETWORK

Children's Social Care Pressures: Demand, Prevention and Council Financial Risk

- County Councils Network warned children in care in county and rural unitary areas could rise to almost 30,000 by 2035.
- Spending on care placements alone could exceed £4.8bn if current need and spending trends continue.
- Children in care in England's 39 largest councils have increased by 29% since 2016.
- Placement expenditure has risen by 240%, from £1.3bn to £3.2bn.4 in 10 young people in care had no formal local authority safeguarding support before entering care
- .Practitioners found 7 in 10 families could have received more effective multi-agency support before care entry.
- In almost half of reviewed cases, improved support may have prevented entry into care at that point.
- Proposed actions include better support for parental mental health, domestic abuse and substance misuse.
- Report calls for stronger school integration, joined-up data, targeted early support and sustained prevention funding beyond 2028/29.

VISIONARY NETWORK

Briefing
THE LAST WORD IN LEGAL BUSINESS MANAGEMENT

Younger Millennials and Gen Z: Income Progress, Housing Barriers and Local Welfare Risk

- Briefing assesses living standards for younger Millennials and Gen Z, with focus on income, wealth, housing and NEET risk.
- 63% of people in their early 20s now live with parents, up 12 percentage points since 2011.
- Younger cohorts show income progress, with after-housing-cost household incomes for ages 20–26 nearly one-fifth higher than the cohort born ten years earlier.
- Half of the apparent income progress for the youngest adults comes from income from other household members.
- Benefit unit incomes show weaker progress for the youngest cohort, suggesting household support is masking lower independent income.
- Real earnings for people aged 20–26 have improved, partly driven by minimum wage increases.
- Home ownership among people in their 20s remains in long-term cohort decline.47% of those born in 1961–65 were homeowners by age 28, compared with 27% for those born three decades later.
- Wealth gaps between people in their 20s and 60s have widened significantly.
- Recommendations include building more homes, strengthening renters' rights, improving Local Housing Allowance, introducing a Starter Deposit Scheme, expanding mental health support, improving DWP engagement, boosting further education and prioritising under-25s for apprenticeships.

VISIONARY NETWORK

Briefing

THE LAST WORD IN LEGAL BUSINESS MANAGEMENT

Younger Millennials and Gen Z: Income Progress, Housing Barriers and Local Welfare Risk

- **Revenues and Benefits impact:** direct relevance to local welfare, Council Tax Reduction, discretionary support and household affordability.
- More young adults living with parents may affect household composition, non-dependant deductions, CTR entitlement, council tax liability and customer advice needs.
- Lower independent incomes among some young adults may increase demand for local welfare support, debt advice and hardship interventions.
- NEET growth presents risk of increased financial vulnerability, benefit dependency, rent arrears and council tax arrears.
- Pressure on private renters and housing affordability may increase demand for housing support, discretionary assistance and signposting to advice services.
- Any strengthening of Local Housing Allowance would affect local welfare demand, rent affordability and homelessness prevention pressures.

VISIONARY NETWORK

Briefing

THE LAST WORD IN LEGAL BUSINESS MANAGEMENT

Younger Millennials and Gen Z: Income Progress, Housing Barriers and Local Welfare Risk

- **Revenues and Benefits impact:** Data sharing and targeted support may be needed between Revenues and Benefits, housing, children's services, DWP and employment support.
- Fraud/error controls remain important where household composition, non-dependants, student status, income and living arrangements are changing.
- **Financial position:** no direct council cost or saving is quantified in the briefing.
- Potential income risk arises from council tax arrears where young households face low income, housing costs or insecure employment.
- Wider funding pressure may arise if local welfare, homelessness prevention, CTR caseloads or discretionary support demand increases.
- **Action:** monitor CTR claims, non-dependant cases, young adult arrears, local welfare demand, NEET-linked hardship and private renter affordability trends.

VISIONARY NETWORK

UK Labour Market Weakness: Employment, Wages and Household Pressure

- UK job vacancies fell to 707,000 in March to May 2026, the lowest level for five years.
- Unemployment eased slightly to 4.9% in the three months to April, down from 5%.Employment also fell, with particular weakness reported in retail and hospitality.
- Employers appear more cautious about hiring permanent staff.
- PAYE payroll employment rose by 2,000 in May, only partly offsetting a 53,000 fall in April.
- Wage growth excluding bonuses remained at 3.4%.Wage growth including bonuses rose by 4.4%, stronger than expected.
- Public sector regular earnings growth was 5.1%, compared with 2.9% in the private sector.
- Bank of England held interest rates at 3.75%.Analysts warned the labour market remains weak and may weaken further.
- Resolution Foundation highlighted rising irregular work, higher youth unemployment and falling real wages for private sector workers.

UK Labour Market Weakness: Employment, Wages and Household Pressure

- **Revenues and Benefits impact:** direct relevance to council tax collection, CTR demand, local welfare and household affordability.
- Weak employment and reduced hiring may increase claims, changes of circumstances and customer contact.
- Retail and hospitality weakness may particularly affect lower-paid and insecure workers.
- Higher youth unemployment may increase demand for local welfare, debt advice, homelessness prevention and employment support signposting.
- Falling real wages for private sector workers may increase hardship, council tax arrears and recovery vulnerability.
- Irregular work, self-employment and zero-hours contracts may increase assessment complexity and fraud/error risk.

UK Labour Market Weakness: Employment, Wages and Household Pressure

- **Revenues and Benefits impact:** Services may see more frequent income changes, requiring timely processing and stronger verification controls.
- Backlog risk may increase if claim volumes, change events or arrears cases rise.
- Digital/process changes should support faster reporting of income changes and clearer customer guidance.
- **Financial position:** potential income risk from weaker council tax collection if household budgets tighten.
- No direct council funding, cost or saving impact is quantified in the article.
- **Action:** monitor CTR caseload, council tax arrears, recovery vulnerability, change events, hardship referrals and youth-related debt pressures.

Benefit Cap to February 2026: Rising Caseloads and Local Welfare Pressure

- **115,000 households** had their benefits capped in February 2026.
- Almost all capped households are now on **Universal Credit**; only **160 households** remained capped on Housing Benefit.
- UC capped households increased by **6,900 / 6%** since November 2025.
- UC capped households increased by **7,800 / 7%** since February 2025.
- **1.6%** of working age UC households were benefit capped, up from **1.5%** in November 2025.
- Between November 2025 and January 2026:
  - **16,000 households** were newly capped.
  - **30,000 households** moved off the cap.
- Average monthly cap amount was **£238**, down from **£254** in February 2025.
- **57% / 65,000 households** were capped by **£200 or less** per monthly assessment period.
- **3% / 3,900 households** were capped by more than **£800** per month.
- Financial impact is concentrated on low-income households, with likely knock-on pressure on rent affordability, arrears, discretionary support and homelessness prevention.

Benefit Cap to February 2026: Rising Caseloads and Local Welfare Pressure

- Revenues and Benefits should treat the benefit cap as part of the wider local taxation and local welfare risk picture.
- Benefit cap cases may increase demand for **Discretionary Housing Payments**, local welfare support, Council Tax Reduction advice and debt prevention.
- **79% / 91,000 capped households** included children, increasing safeguarding, poverty and homelessness prevention risks.
- **66%** of capped households were single parent families.
- Over half of capped single parent households had a youngest child aged under 5, increasing vulnerability and customer support needs.
- London had the highest proportion of UC households capped at **3.4%**, followed by the South East at **2.5%**.
- Local impact is uneven, with the highest capped proportions concentrated in London, the South East and the East of England.
- Service risks include increased customer contact, hardship claims, rent arrears, temporary accommodation pressure and complex casework.
- Compliance and data risks remain important, as UC figures are subject to retrospective revision and off-flow outcome data has been withdrawn pending methodology review.
- Key actions: monitor capped households locally, link DHP and CTR data, target early intervention, review hardship budgets, strengthen housing links, and assess impacts on arrears and vulnerability.

Quote of the Week

"The nation should have a tax system that looks like someone designed it on purpose." – William E. Simon

William E. Simon was an American financier and public servant who served as U.S. Treasury Secretary during the turbulent economic years of the 1970s. A forceful advocate for free-market principles, he later became a prominent investor and philanthropist, shaping both Wall Street and conservative economic thought.

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

*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:

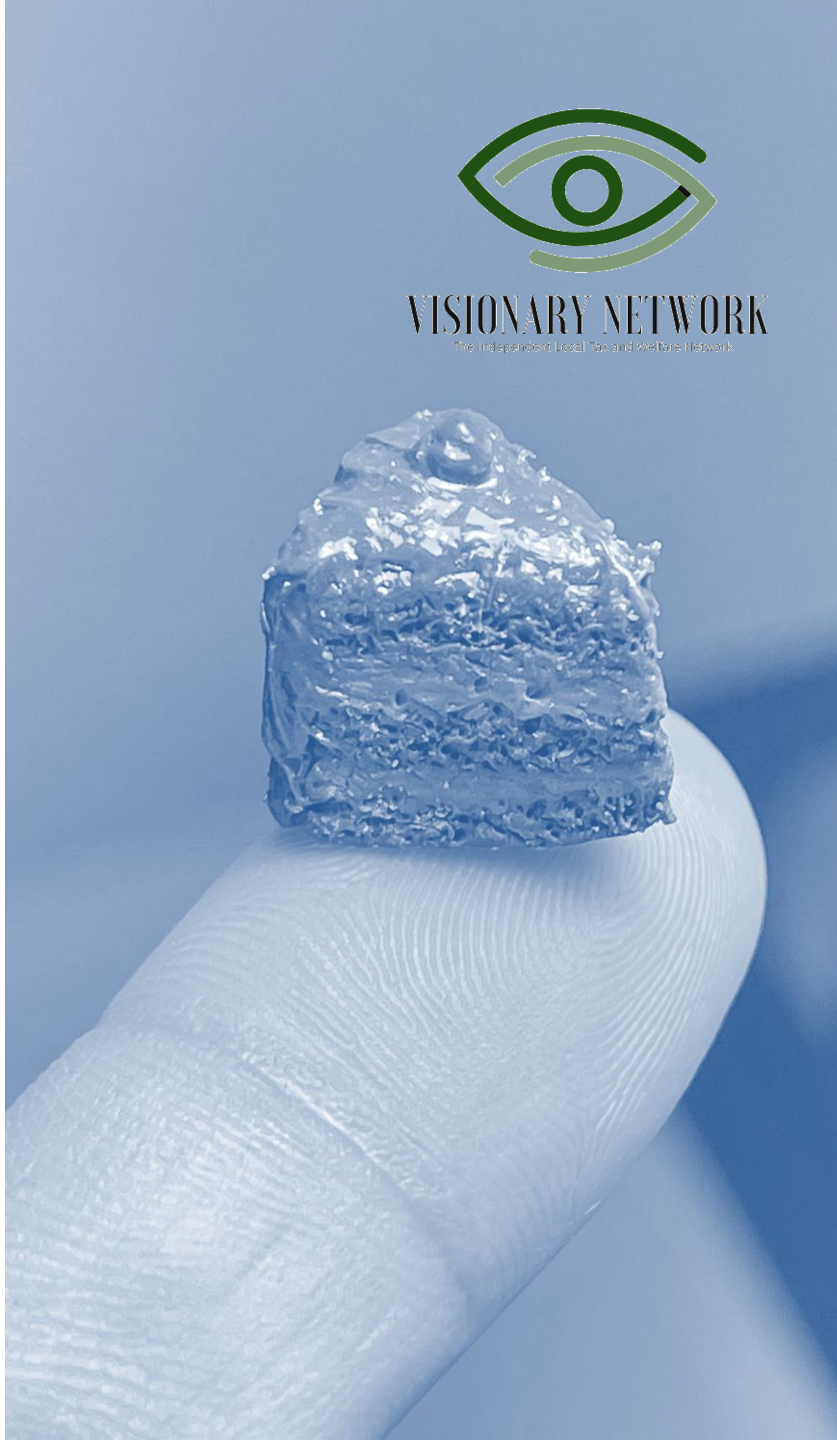
- *The **end of CAKE**, meaning no more easy reconciliations*
- *A **£50 de minimis** (a penny used to be an error)*
- ***Increased scrutiny** and fewer people who still understand the process*

*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




EPOCH 43: Accuracy 96.2%
Neural Net
Training data
AI Model Development Roadmap

AI Watch

Agentic AI in Financial Crime: Compliance, Productivity and Public Service Relevance

First National Bank of Omaha

- First National Bank of Omaha is using agentic AI for financial crime investigation support.
- AI agents are being used for enhanced due diligence and sanctions screening.
- FNBO reports around a 50% reduction in time spent on some investigation tasks.
- AI agents gather evidence, review transaction and customer information, prepare summaries and document rationales.
- Human investigators remain responsible for review, judgement and escalation.
- Reported benefits include greater consistency, faster triage, improved documentation and more investigator time for higher-value analysis.
- Nasdaq Verafin says more than 650 banks use its AI agents.
- Future use may extend further into fraud investigation.
- Key risks include reduced accuracy, poor explainability, incomplete data, bias, hallucination and over-reliance on automated outputs.
- Governance requirements include clear access controls, audit trails, model risk oversight, third-party assurance and human challenge.

Agentic AI in Financial Crime: Compliance, Productivity and Public Service Relevance

First National Bank of Omaha

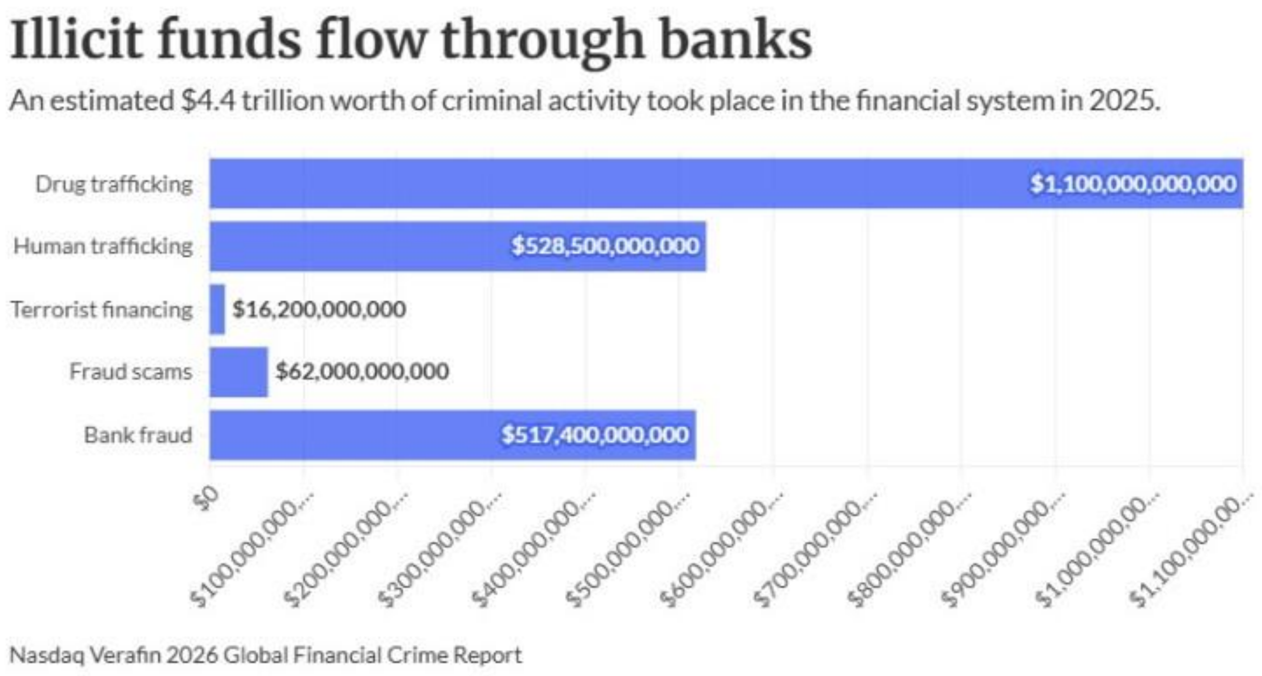
- **Revenues and Benefits impact:** direct relevance to fraud/error, compliance, investigation triage, risk scoring and evidence gathering.
- Potential application to council tax, business rates, CTR, benefits, single person discount, exemptions, hardship schemes and debt recovery.
- Could improve timeliness by reducing manual checks and helping officers start investigations with structured evidence.
- Could reduce backlogs if used safely for low-risk triage, duplicate checks, data gathering and case summarisation.
- Customer impact could be positive if genuine cases are cleared faster and risky cases are escalated more consistently.
- Compliance risk remains high: decisions affecting entitlement, recovery or enforcement must remain explainable, auditable and officer-owned.

Agentic AI in Financial Crime: Compliance, Productivity and Public Service Relevance

First National Bank of Omaha

- **Revenues and Benefits impact:** Fraud/error controls would need strong data quality checks, source referencing, bias testing and clear escalation rules.
- Digital/process change would require revised procedures, staff training, audit trails, information governance and procurement assurance.
- **Financial position:** no direct council cost, saving or funding impact is evidenced.
- Potential savings or productivity gains may arise from reduced manual investigation time, but only if accuracy, governance and implementation costs are properly controlled.
- Income protection may improve if fraud/error is identified earlier and arrears or incorrect awards are addressed more quickly.
- **Action:** consider a controlled Revenues and Benefits proof of concept focused on low-risk investigation support, with human decision-making, clear audit trails and measurable performance safeguards.

Agentic AI in Financial Crime: Compliance, Productivity and Public Service Relevance



First National Bank of Omaha

LGR & Finance Watch

Local Government Reorganisation: Judicial Review Challenge

- Hampshire County Council has confirmed it will proceed with judicial review proceedings over the Government’s Hampshire and Solent reorganisation decision.
- Government plan: replace Hampshire’s local councils with four new unitary authorities, while retaining the Isle of Wight Council in its current form.
- Hampshire had previously supported a four-unitary proposal based on three new unitary authorities plus the retained Isle of Wight Council.
- Hampshire’s stated legal concern is whether the Secretary of State’s decision was transparent, properly reasoned, evidence-based and informed by professional civil service advice.
- The council argues the risk of legal costs must be balanced against the potentially greater cost of implementing a flawed or financially unsustainable structure.
- Hampshire is the third council to issue or pursue proceedings, following Essex County Council and Portsmouth City Council.

Suffolk Local Government Reorganisation: Legal Challenge Risk

- Suffolk County Council is considering judicial review proceedings over the Government's decision to back a three-unitary model.
- Government rejected Suffolk County Council's preferred option of a single county-wide unitary authority.
- Suffolk says Government correspondence shows the Secretary of State departed from civil service advice.
- Civil service advice reportedly identified the single unitary as the strongest proposal against the Government's criteria.
- The single unitary was said to perform more strongly on geography, financial resilience and service delivery.
- The three-unitary model was said to meet the criteria but was complicated by a significant boundary change request.
- Extraordinary Cabinet meeting scheduled for 29 June 2026 to decide whether to proceed with formal legal action.
- Cabinet will also consider treating the decision as urgent and not subject to call-in.
- Similar issue raised in Essex, where the county council also claims the Secretary of State ignored professional advice.

Legal Issues of Note

Councillor Council Tax Arrears: FOI, Transparency and Personal Data Risk

- ICO upheld West Lindsey District Council's refusal to disclose the name of a councillor more than two months in council tax arrears.
- ICO also upheld refusal to disclose the amount owed.
- Request asked how many councillors were in arrears, the total amount owed and the councillor's name.
- Council confirmed one councillor met the threshold but refused the name and amount.
- Council initially relied on section 38(1) FOIA: health and safety risk.ICO instead considered section 40(2): third party personal data.ICO found both the councillor's name and arrears figure were personal data.
- Even the arrears figure alone was personal data because one councillor had already been identified as meeting the threshold.
- ICO accepted there is a strong public interest in transparency around councillors' council tax compliance.ICO found this was an exceptional case due to undisclosed personal circumstances.
- Decision marks a rare departure from the Bolton tribunal approach, where disclosure of councillor arrears was generally supported.

Councillor Council Tax Arrears: FOI, Transparency and Personal Data Risk

- **Revenues and Benefits impact:** direct relevance to council tax administration, arrears management, FOI handling and information governance.
- Council tax arrears involving councillors carry heightened transparency, reputational and governance risk.
- Services must balance public accountability with data protection duties and individual personal circumstances.
- Identifiability risk is important where only one councillor meets the arrears threshold.
- Disclosure of even anonymised arrears data may still breach personal data rules if the individual can be inferred.
- Recovery action, customer records and FOI responses must be tightly controlled and consistently documented.
- Case-specific evidence is critical where a council seeks to withhold information on exceptional grounds.
- **Financial position:** no direct cost, saving or funding impact is evidenced.
- The amount of council tax owed was not disclosed, so no quantified income risk is available.
- Indirect financial risk relates to council tax collection confidence, public trust and reputational challenge.
- **Action:** review councillor arrears, FOI and data protection protocols to ensure lawful disclosure decisions, clear audit trails and consistent recovery practice.

Other Workshops

Annual Conference 2026

PUBLIC FINANCE LIVE

15-16 July

Olympia, London

VISIONARY NETWORK - FIND US ON THE FLOOR

Public Finance Live is back in London at Olympia on 15–16 July 2026. This flagship event brings together public sector practitioners, commentators and experts for updates, discussions and insights into public finance and public service management.

WHY ATTEND?

Public sector leaders share ideas and best practice to unpack the issues impacting the sector and plan for the future. CIPFA's annual conference is the lead event for the big public policy picture and for insight from the public finance frontline – a unique opportunity to connect with peers, inspire new thinking and strengthen networks.

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Your Revenues and Benefits Recruitment Partner

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Meet The Team

Ben Moreton
CEO
Co-Founder

Mark Thomas
Operations
Co-Founder

Chris Sharratt
Talent Partner

Leanne Carey
Contracts Manager

Trustpilot

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

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

#TeamBSS - Sam Goddard

Revenues Technical Manager (NEC)

Until 31st March 2027 | £400 per day (umbrella) | Hybrid

Location: Hybrid working (office attendance will be required in the South 2 days per week)

Job Purpose

- To be responsible for the day-to-day operational management of the Revenues Service
- To maximise the revenue and income the Council receives by delivering an innovative, efficient, high-quality service in relation to Business Rates and Council Tax
- To ensure the effective billing, collection and recovery of both Business Rates and Council Tax
- To deal with the more technical aspects of Business Rates and Council Tax
- To have a working knowledge of the Housing/Council Tax Support system.
- To have overall responsibility for the system administration of the IT systems within the service area and ensure the development of IT systems as directed by the Corporate Head of Customer, Digital & Collection Services
- To oversee the management of the Revenues team through staff performance, developing individuals and dealing with third party software suppliers.
- To provide a high level of customer service when dealing with enquiries from the public via telephone, face to face and e-mail

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

- Be a skilled Northgate NEC user
- Minimum 5 years experience on both Business Rates and Council Tax
- IRRV qualification
- Detailed knowledge of Business Rates and Council Tax legislation
- Credible track record of achieving high collection rates on both Business Rates and Council Tax

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

Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £31,022.00 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 <<

Interim Head of Revenues and Benefits (Civica OPENRevenues)

BSS

12 weeks | £550 per day (umbrella) | Hybrid

We want someone who has previous experience of working at senior leadership level as this role is leading a high performing service, overseeing the full scope of statutory Revenues and Benefits functions including Council Tax, Business Rates, Housing Benefits, Local Council Tax Support and the Council's Corporate Fraud Team.

There will be a strong focus on the collection fund, policy development and service transformation. The successful candidate will act as the Council's lead expert on Revenues and Benefits legislation, advising senior leadership and driving performance, compliance and financial stability across a large and complex service.

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

- Be a skilled Civica OPENRevenues user
- A proven track record of working at a senior level within a Revenues & Benefits Service
- A real understanding of how to apply digital tools within services.
- A strong communicator, negotiator and team player who's outcome-focused, tenacious, and always thinking broadly.
- Energy, resilience, and a focus on delivery - even when the going gets tough.
- Authenticity. Leading teams with integrity and treating others with respect.

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

Benefits System Officer (NEC)

Until 31st March 2027 | £30 per hour (umbrella) | Remote

The Benefits Systems Officer/Analyst is responsible for the technical administration, integrity, optimisation and development of the Council's Housing Benefits, Council Tax Support and associated welfare systems.

This role is responsible for the daily maintenance and monitoring of the NEC software system, providing an accurate and quality technical service to the Benefits Service, including:

- Operational systems administration for all software applications used by the Benefits service
- Ensuring payment allocation and other Benefits processes are run on time to ensure recipient systems are up to date, fit for business and reconciled
- Prompt and accurate production of Direct Debit and BACS income collection files to maximise income collection and protect the authority's interests in relation to Housing Benefit overpayments
- Maintaining system integrity and optimisation by adhering to housekeeping routines for Benefits
- Implementing new and updating existing software and robustly testing systems, functionality used by the Benefits services and in co-ordination with the System Development and Monitoring officer document new procedures as soon as practicable

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

- At least 5 years Housing Benefit and Council Tax Support experience
- Be a skilled NEC(Northgate) user with at least 3 years experience
- Have good technical skills
- Have a good understanding of Housing Benefit Subsidy

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

HBAA Benefits Assessment Officer (MRI/Academy)

16 weeks initially | £23 per hour (umbrella) | Remote

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

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

Role
The ability to undertake HBAA claim reviews.

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 <<]

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

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

✨ Start your journey today – register now!

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

Contact us here

Payroll Solutions

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

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

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

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

Trustpilot

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

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

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

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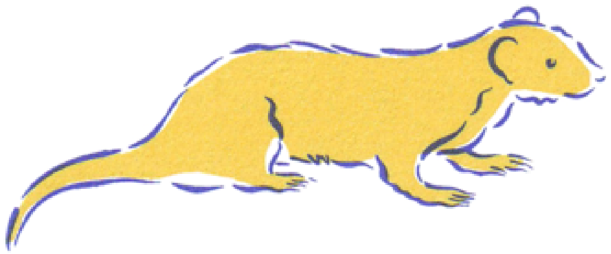


Ferret Information Systems was established in 1987 and is the largest company in Europe in the field of law dealing with welfare benefits and similar areas of determinative, compliance, and regulatory law.

♦ ♦ ♦ ♦ ♦

our training services:

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

♦ ♦ ♦ ♦ ♦

our products:

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

♦ ♦ ♦ ♦ ♦

our platforms:

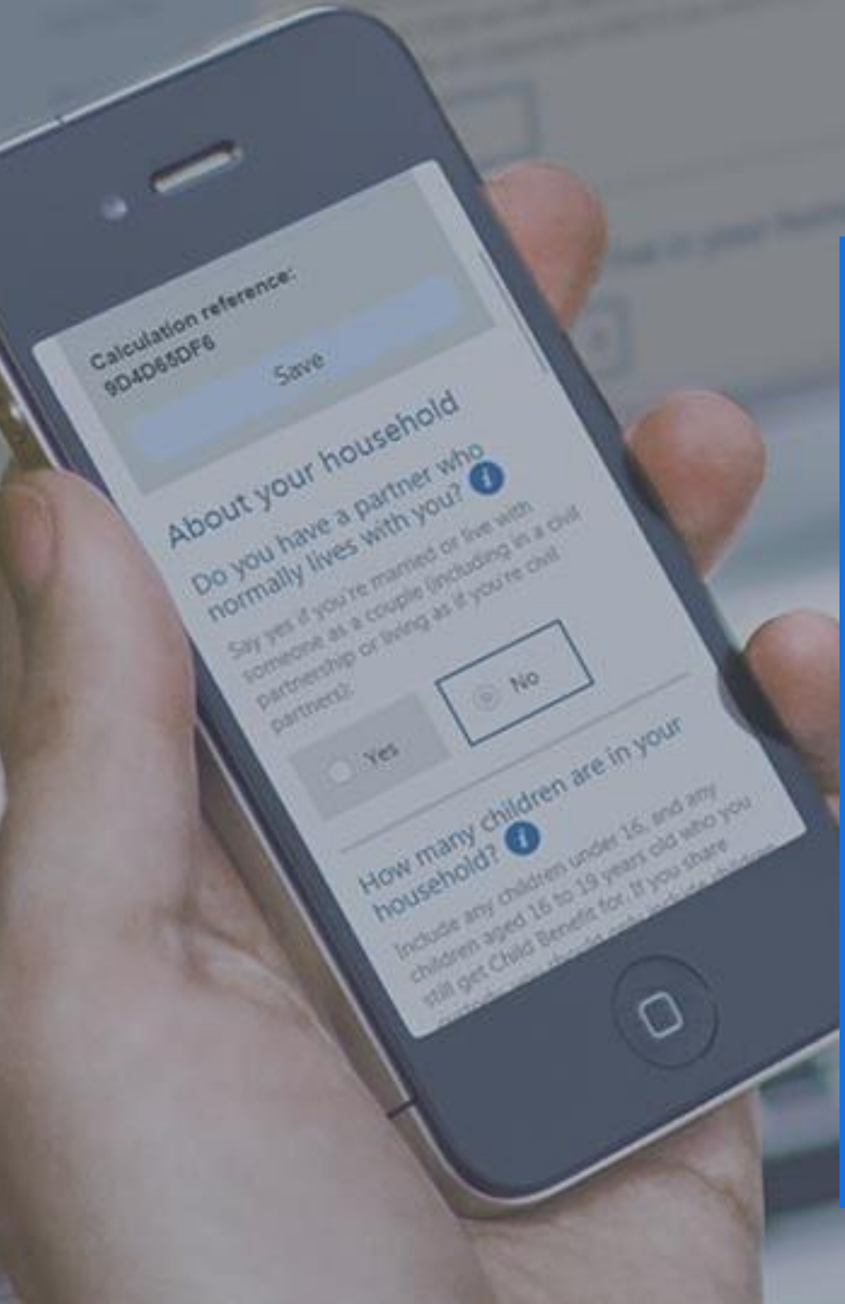
Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.

♦ ♦ ♦ ♦ ♦

our customers:

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

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



entitledto

independent | accurate | reliable

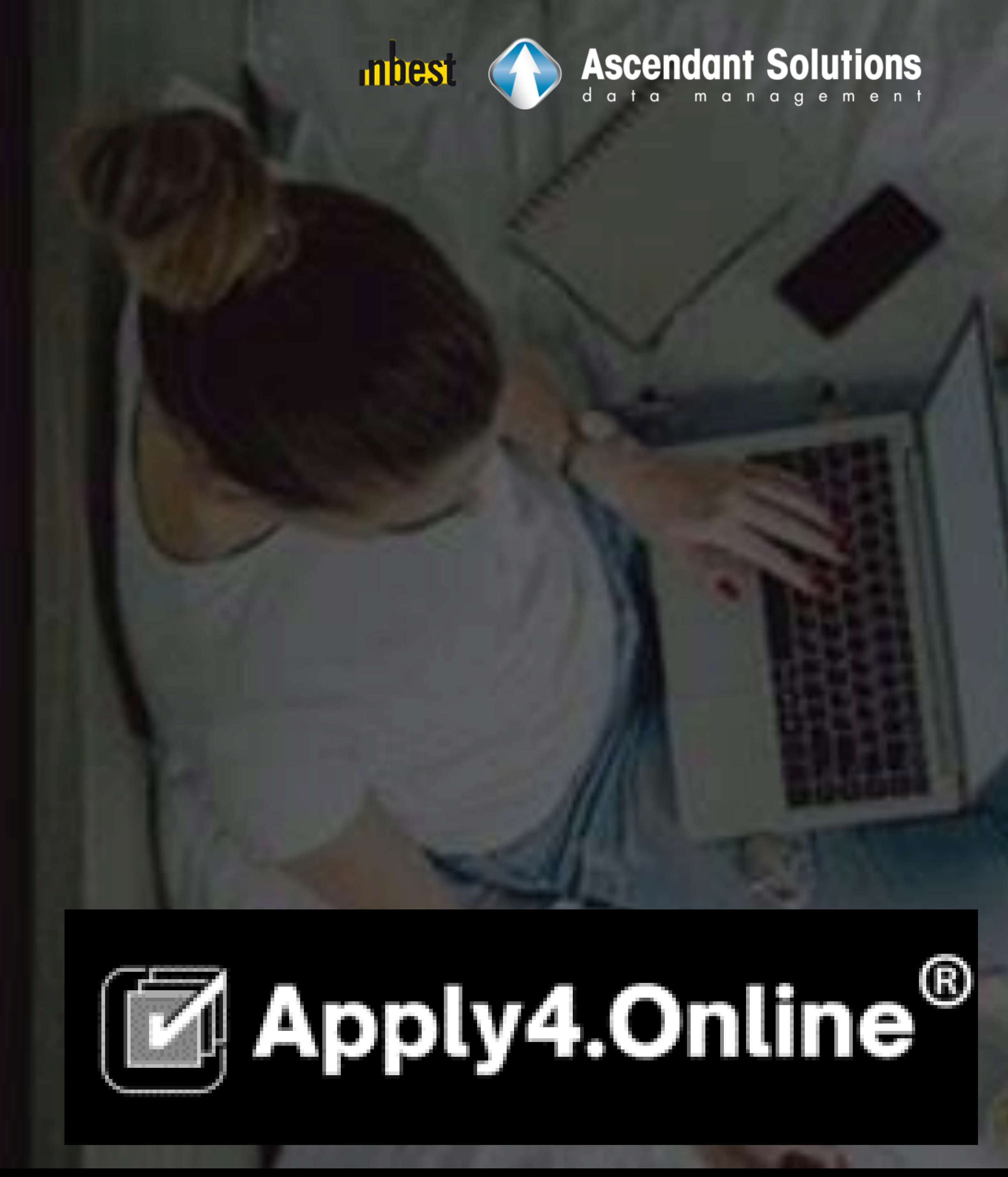
Our mission is to help everyone to access the benefits they're entitled to.

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

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

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

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



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

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

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

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

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

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

Session Information

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

Previous Recordings

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

16 Feb 26
Reforming Council Tax & Adult Social Care, Income Maximisation Calculators and Welsh Poverty

2 March 26
The future of work, and what it means for revenues and benefits teams

9 March 26
Spring Statement review: what revenues and benefits practitioners heard beneath the headlines

16 March 26
Youth jobs, council tax support and the case for reform

23 March 26
Food banks, weather shocks and the next cost of living crisis/

8 April 26
When Systems Collide: Supported Housing, Reorganisation and Poverty in Local Government

13 April 26
Temporary Accommodation - When National Policy Fails, Councils Carry the Cost

27 April 26
Council tax reform: fairer administration, or a bill councils cannot afford to send?

11 May 26
New councilors, no overall control and the realities of governing

18 May 26
Houseboats, standards and digital government

1 Jun 26
Youth inactivity, public sector pipelines and the rise of AI generated appeals

15 Jun 26
Local government reorganisation, council tax and social care

VISIONARY NETWORK

Dates where there will be no sessions

August Summer Break

3–31 Aug. 26

Winter Festival Break

7 Dec. 26 – 4 Jan. 27

Easter Monday

29 Mar. 27

Spring Early May Bank Holiday

3 May 27

Blogs

Thoughts from the panel

Blogs

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

The danger is not change. The danger is not knowing what you do not know

When good intentions meet council tax reality, residents may pay the price

DWP spring forecast 2026 why the real welfare story is not just higher spending but a changing social contract

Subscription Spending, Household Budgets and Consumer Behaviour

How Councils Can Use Administrative Data to Support the Delivery of the CRF

The Stagflation Trap: Why the UK's Cost-of-Living Crisis is Making a Dangerous Return

Briefing note: fiscal and economic context and what it means for local tax, welfare support and local government finance (March 2026) by Malcolm Gardner

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

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

- Child Benefit take-up hits a new low: the downside to 'wealth testing' benefits by Phil Agulnik
- Local Authorities left with their hands-tied by lifting of the 2-child limit by Phil Agulnik and Karen Holmes
- 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

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Resolution Foundation

Blogs & Reports

The UK has become more equal but ethnic minorities still earn less than their White counterparts	How income inequality between ethnic minorities and their White counterparts has changed over the past three decades
A clearer picture of household incomes – but no cause for complacency on poverty by Alex Clegg	The latest Households Below Average Income release uses survey data linked to benefit administration records for the first time – but what does this mean for poverty rates?
Unsung Britain: working harder, getting nowhere by Mike Brewer	How recent decades have squeezed the households who can least afford it
Lifting living standards By Ruth Curtis	Resolution Foundation's priorities for 2026 and beyond

VISIONARY NETWORK

Podcasts

IFS: How unequal is Britain?

Better Policy: Id Council Tax A Rip-Off?

JRF: Poverty Statistics Are Changing

IFS: Is the minimum wage costing jobs?

Private eye: Farage's Flagship Council (And Other Stories From Rotten Boroughs)

IFS: Are Pensioners really better off?

More or Less: Can You Really Get £71,000 in Benefits?

Stats & References

VISIONARY NETWORK

About Visionary Network

Visionary Network

VISIONARY NETWORK

The Independent Local Tax and Welfare Network

Visionary Network is a not-for-profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.

We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.

We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.

Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not-for-profit values.

Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

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

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

Visionary Network Partnership

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

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