



In  
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with

LA Directories  
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# Revenues and Benefits Discussion Group

27 January 2025

Coming in February / March 2025



**Public  
Finance**

**CIPFA**

**Liberata**



## FREE Webinar: Redesigning and Repositioning Local Tax and Support: Unlocking Transformative Value Across Services

Embrace the Future: Shaping Local Government for the Next Generation

We are at a pivotal moment, facing the most significant technological, economic, and political challenges to local revenues and benefit services in three decades. How we rise to these challenges will define the agenda for the next thirty years.

The traditional models of policy-making and service delivery are no longer viable. It's time to innovate, collaborate, and redefine what's possible.

Join a transformative discussion panel featuring senior local government officers, renowned economists, and performance experts. This event marks the beginning of a groundbreaking series of webinars, seminars, and conferences designed to address the pressing issues facing local government today.

Gain insights into this influential period of change—one that will reshape services critical to the operation of local government and vital to every household in our communities. Understand how these shifts will impact your region, borough, or district.

Local Government is evolving. The way services are delivered—and by whom—is changing. The question is, where will you, your team, and your citizens be in ten years?

Be part of the conversation. Be part of the future.

To be a delegate or for sponsorship options go to <https://bit.ly/VNW2025>



# Meet the panel

(not everyone is available every week)


- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, London Borough of Enfield
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Charnwood Borough Council
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Kevin Stewart, Visionary Network
- Liz Whitehead-Davis, Hexagon Housing
- Bob Wagstaff PSPS (Boston, South Holland, East Lindsey)
- Darren Smith, Liberata

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



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**S106 (New Builds) Estate Service Charges**

- Estates built under the Town and Country Planning Act 1990 S.106
- These estates often consist of affordable housing often in the form of apartment buildings and shared ownership smaller properties.
- At the time the building work begins a not-for-profit management company is set up to be responsible for:
  - The common land
  - The apartment buildings (though these might be managed by a third party)
- Enforcement of the restrictive covenants where they impact on the common land or on residents
- Deeds of variation and other legal matters
- Liaison with utilities & councils
- Billing and collection of the rentcharge for the apartments and the service charge for the estate land
- Resolving social issue



# Discussion Points

## Business Rates Surge for High Street Businesses

- **Sharp Increase**
  - Business rates to rise over **140%** for many high street businesses in April 2025.
  - Relief cut from **75% (2022)** to **40%**, increasing costs for:
    - **Retailers:** £3,751 → £9,003/year.
    - **Restaurants:** £5,563 → £13,351/year.
    - **Pubs:** £4,017 → £9,642/year.
    - **Nightclubs:** £7,479 → £18,245/year.
- **Industry Reaction**
  - **Colliers:** Many businesses may not survive.
  - **Night Time Industries Association:** Cost pressures more concerning than during the pandemic.
  - **Retailers:** Rates already exceed 5% of pre-tax profits.
- **Disadvantage for High Streets**
  - Brick-and-mortar stores face higher rates compared to online businesses, which pay reduced rates for warehouses.

## Doubling Council Tax on Empty and Second Homes

- **New Rules (Effective April 2025)**
  - Council tax to double for:
    - Homes unoccupied/unfurnished for over 1 year (previously 2 years).
    - Second homes, excluding exceptions like job-related residency (e.g., armed services).
  - Applies in Wandsworth and Westminster.
- **Cost Impact**
  - Predicted 5% council tax rise means Band D second homes in Wandsworth pay "£1,500/years, including City Hall precept."
- **Broader Context**
  - Measures follow Hackney's April 2024 doubling of council tax premiums for empty/second homes.
  - Westminster applies even stricter penalties:
    - 200% premium for homes empty over 5 years.
    - 300% premium for homes empty over 10 years.

## Challenges in AI Integration into UK Welfare System



- **Key Issues with AI Prototypes**
  - **Dropped Projects**
    - At least six AI pilots for welfare, including:
      - A cabinet aimed at supporting jobseekers.
      - Agents designed to accelerate disability benefit payments.
    - Pilots were highlighted in the DWP's annual report but not adopted.
  - **Complexities in Deployment**
    - Challenges with ensuring systems are scalable, reliable, and thoroughly tested
    - Issues with transparency: no details on AI pilots listed in the government's algorithm transparency register.
- **Broader Implications**
  - **Mixed Efficiency Gains:** Slower progress toward modernising welfare services.
  - **Risk of Inequality:** Improperly implemented AI could amplify existing disparities.
  - **Transparency Concerns:** Lack of openness hinders public trust in government AI strategies.

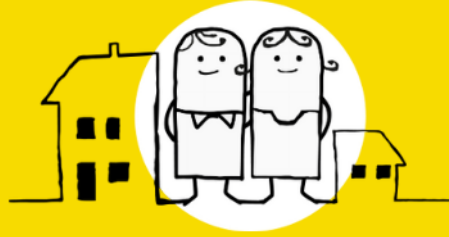
## Key Measures of the Fraud, Error, and Debt Bill

- **Driving Ban for Non-Repayment**
  - Courts can suspend driving licences for up to 2 years for those owing over £1,000 in welfare debts and ignoring repayment requests.
- **Bank Account Access**
  - Powers to recover fraudulent claims directly from bank accounts.
  - Ability to obtain bank statements from suspected offenders (no direct access to accounts).
- **Taxpayer Savings**
  - Expected to save £1.5bn over five years.
- **Safeguards**
  - New codes of practice, oversight mechanisms, and reporting requirements to ensure proportional use of powers.

## Tax

## Welfare reform

# 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.

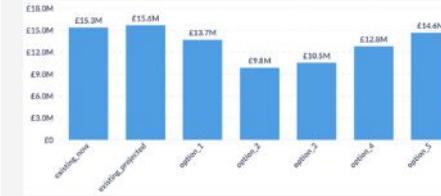
## Automatic Reporting

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

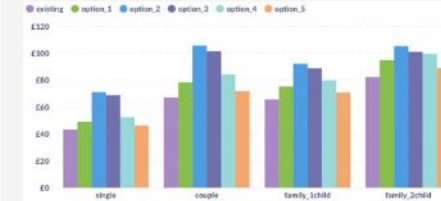
### Total annual cost options



### 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

# Pension Credit Take-Up

In Partnership With



**Pinpoint Eligible Residents: Identify and target those missing out on Pension Credits with precision using advanced data analysis.**



**Branded Benefits Calculator: Offer a customized tool that makes it easy for residents to discover their eligible benefits.**



**Real-Time Campaign Tracking: Monitor engagement and success with data-driven insights to maximize your campaign's impact.**

# End

- Malcolm Gardner, Visionary Network Consultant
- 07946800171  
[mg@malcolmgardner.com](mailto:mg@malcolmgardner.com)  
Book a meeting with Malcolm <https://bit.ly/VNMGTime>



# Join the discussion

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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.

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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

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

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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.

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To sign up just email [malcolm@visionarynetwork.co.uk](mailto:malcolm@visionarynetwork.co.uk) with your name, organisation and email address. We are inclusive because sharing information and good practice is essential. You don't have to attend every session; recordings will be available.



## Main Discussion Points



## S106 (New Builds) Estate Service Charges

- Estates built under the Town and Country Planning Act 1990 S.106
- These estates often consist of affordable housing often in the form of apartment buildings and shared ownership smaller properties.
- At the time the building work begins a not-for-profit management company is set up to be responsible for:
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## S106 (New Builds) Estate Service Charges

- Example: Spofforth Park in West Yorkshire
- 325 properties (15% social housing with Leeds Federated Housing)
- 6 Apartment buildings (+ one owned and run by Leeds fed)
- Common land consists of:
  - A bridleway with 25 ft on either side of rewilded and wooded borders
  - A Sustrans cycle path
  - A small wood
  - A wildflower meadow
  - Several lawned areas (about 25% of the land)
  - A wildlife area with a balancing pond
  - Several walkways and footpaths
  - 48 Visitors car parking slots
- Rentcharges for the apartment buildings is increasing by 28% due to a 330% increase in the cost of building insurance, it is about £1,600 p.a.
- The estate service charge is increasing to £210 p.a.



## S106 (New Builds) Estate Service Charges

- Most of the apartment buildings are rented and the cost of the rentcharge is included in the rent.
  - According to Leeds Fed rentcharge is treated as eligible for HB/UC purposes
- The service charge is according to Leeds fed, ineligible, presently it is low, but the national average is £150-£500
  - The service charge is the equivalent of council tax
  - We have similar powers to councils under s121 of the Planning Act 1925 to recover the service charge (placing a charge on the property)
  - We also have similar enforcement powers through covenants in the deeds and the Companies Act 2006
- For those on CTR (of which we may have abt 10 properties) would a council consider helping the residents with their service charge and how?

# Challenges in AI Integration into UK Welfare System



## Key Issues with AI Prototypes

- **Dropped Projects:**
  - At least six AI pilots for welfare, including:
    - **A-cubed:** Aimed at supporting jobseekers.
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  - Pilots were highlighted in the DWP's annual report but not adopted.
- **Complexities in Deployment:**
  - Challenges with ensuring systems are **scalable, reliable, and thoroughly tested**.
  - Issues with **transparency:** No details on AI pilots listed in the government's **algorithm transparency register**.

## Broader Implications

- **Missed Efficiency Gains:** Slower progress toward modernising welfare services.
- **Risk of Inequality:** Improperly implemented AI could amplify existing disparities.
- **Transparency Concerns:** Lack of openness hinders public trust in government AI strategies.

# Challenges in AI Integration into UK Welfare System



## Insights from AI Pilots

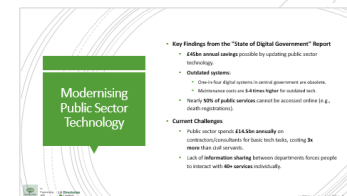
- **Trial Outcomes:**
  - Of **57 ideas** tested in the **Whitehall AI incubator (i.AI)**, only **11** reached rollout stages.
  - Barriers include technological immaturity, business readiness, and scalability issues.
- **Encouraging Flexibility:**
  - Government's **"scan, pilot, scale"** approach ensures innovation but highlights slow progress in scaling successful prototypes.

## Recommendations for the Future

- **Increase Transparency:**
  - Regular updates to the **algorithm transparency register** to rebuild public trust.
  - Centralise **evaluation and learning** in AI deployment.
- **Focus Areas:**
  - Prioritise solutions that address inequalities and improve efficiency without increasing administrative burdens.
  - Rigorous testing to ensure **value for money** and public benefits.

## Government Commitment

- **Blueprint for Digital Government:** Plans to leverage AI for public service transformation and economic growth.
- Acknowledgement that failed pilots offer **valuable lessons** for future projects.



# Key Measures of the Fraud, Error, and Debt Bill

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# Key Measures of the Fraud, Error, and Debt Bill

- **Government Perspective**
  - Liz Kendall: Focus on eliminating fraud and waste; serious consequences for offenders (e.g., licence removal).
  - Emphasises fairness, proportionality, and effective governance under the "Plan for Change."
- **Public Sector Fraud Authority**
  - Expanded powers to combat Covid-era fraud.
- **Political Reactions**
  - Helen Whately (Shadow Secretary): Criticises Labour for insufficient measures on welfare fraud and overspending.
  - Political debate over the credibility and sufficiency of anti-fraud measures.

# Key Measures of the Fraud, Error, and Debt Bill

- **Focus on Covid Fraud Recovery**
- **Pandemic Context**
  - Fraud during Covid included misuse of loans, grants, and Universal Credit.
  - Legislation aims to recover public funds misappropriated during the crisis.
- **Political and Government Commitment**
  - **Tom Hayhoe** appointed as Covid Corruption Commissioner to lead recovery efforts.
  - Labour criticises prior inaction, pledging to recoup funds for public services.
- **Government Perspective**
  - Georgia Gould: “New legislation ensures tougher action to recover stolen public money and hold fraudsters accountable.”

# Business Rates Surge for High Street Businesses

- **Sharp Increase**
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  - Relief cut from **75% (2022)** to **40%**, increasing costs for:
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- **Disadvantage for High Streets**
  - Brick-and-mortar stores face higher rates compared to online businesses, which pay reduced rates for warehouses.

# Business Rates Surge for High Street Businesses

- **Government Position**
  - Extending **40% relief** for **250,000 properties** in retail, hospitality, and leisure.
  - Plans to reform business rates by **2026**, introducing lower rates with revaluation.
  - "Plan for Change" aims to unlock investment and support businesses.
- **Industry Concerns**
  - Rising costs: National Insurance contributions, minimum wage, inflation.
  - Centre for Retail Research predicts **200,000 retail job losses** and **17,000 store closures** in 2025.
- **Proposed Solutions**
  - Simplify business rates, extend relief, introduce hospitality-specific multipliers.
  - Shift high streets from shopping hubs to **community centres** to attract footfall.

# Doubling Council Tax on Empty and Second Homes

- **New Rules (Effective April 2025)**
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  - Applies in **Wandsworth** and **Westminster**.
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# Doubling Council Tax on Empty and Second Homes

- **Housing Crisis Impact**
  - Number of second homes in Wandsworth **doubled** in a year.
  - London's long-term vacant properties rose **73%** since 2017 (~34,327 homes worth £20bn).
- **Policy Goals**
  - Increase funds for **public services**.
  - Discourage long-term vacancies and underutilisation of properties.
- **Leadership Views**
  - **Simon Hogg** (Wandsworth Council): Focus on helping local families find homes amidst rising rents and housing shortages.
- **National Context**
  - Policy aligned with strengthened 2024 rules allowing councils to reinvest additional tax revenue locally.

# Oxford City Council Implements Second Homes Tax

- **Policy Overview**

- Second homes in Oxford to face a **100% council tax premium** from April.
- Affects approximately **668 homes** within the city boundaries.
- Aim: Generate revenue to support local services and create a **fairer living environment**.

- **Key Justification**

- Deputy Leader **Ed Turner**:
  - Second home owners should make an appropriate contribution to the city.
  - Committed to implementing the charge at the earliest legal opportunity

# Oxford City Council Implements Second Homes Tax

- **Timeline**
  - Policy approved in February 2023 for an April 2024 start.
  - Delayed to April 2025 due to a **12-month notice period** required after royal assent (October 2023).
- **Expected Impact**
  - Increased revenue to support local services.
  - Promotes fairness by addressing housing inequalities in Oxford.
- **Broader Context**
  - Part of wider efforts by UK councils to tackle housing crises and reduce long-term vacant properties.



**VISIONARY NETWORK**  
The Independent Revenues and Benefits Discussion Group

Welcome to a  
new era of  
council tax  
deduction  
schemes

Bristol City  
Council Case  
Study



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Partnership  
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Let us make it simple for you  
”

Save money, improve efficiency,,  
help your vulnerable citizens,  
build trust.

<http://www.visionarynetwork.co.uk>



Finding the  
right  
information  
has never been  
easier with



The law and practice relating to Welfare Benefits is complex, detailed, open to interpretation and endlessly dynamic

LA Directories Ltd is here to help professionals across England, Wales, Scotland and Northern Ireland correctly and efficiently identify and understand the ever-changing law and guidance that governs the calculation of entitlement to Housing Benefit, Rates (Northern Ireland), Universal Credit, Council Tax Reduction and Discretionary Housing Payment.

LA Directories Ltd takes the law and guidance relating to Housing Benefit, Rates, Universal Credit, Council Tax Reduction and Discretionary Housing Payment then interprets and consolidates it into three product ranges...

- The Benefits Directory a web-based knowledge management solution
- The Training Directory provision of open and in-house training courses at all levels
- Consultancy services

Local authorities across England, Wales and Scotland are using our services as well as the Northern Ireland Housing Executive.

E-mail [services.enquiries@ladirectories.com](mailto:services.enquiries@ladirectories.com)

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## Ferret Information Systems Ltd



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



### our training services:

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



### our products:

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



### our platforms:

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



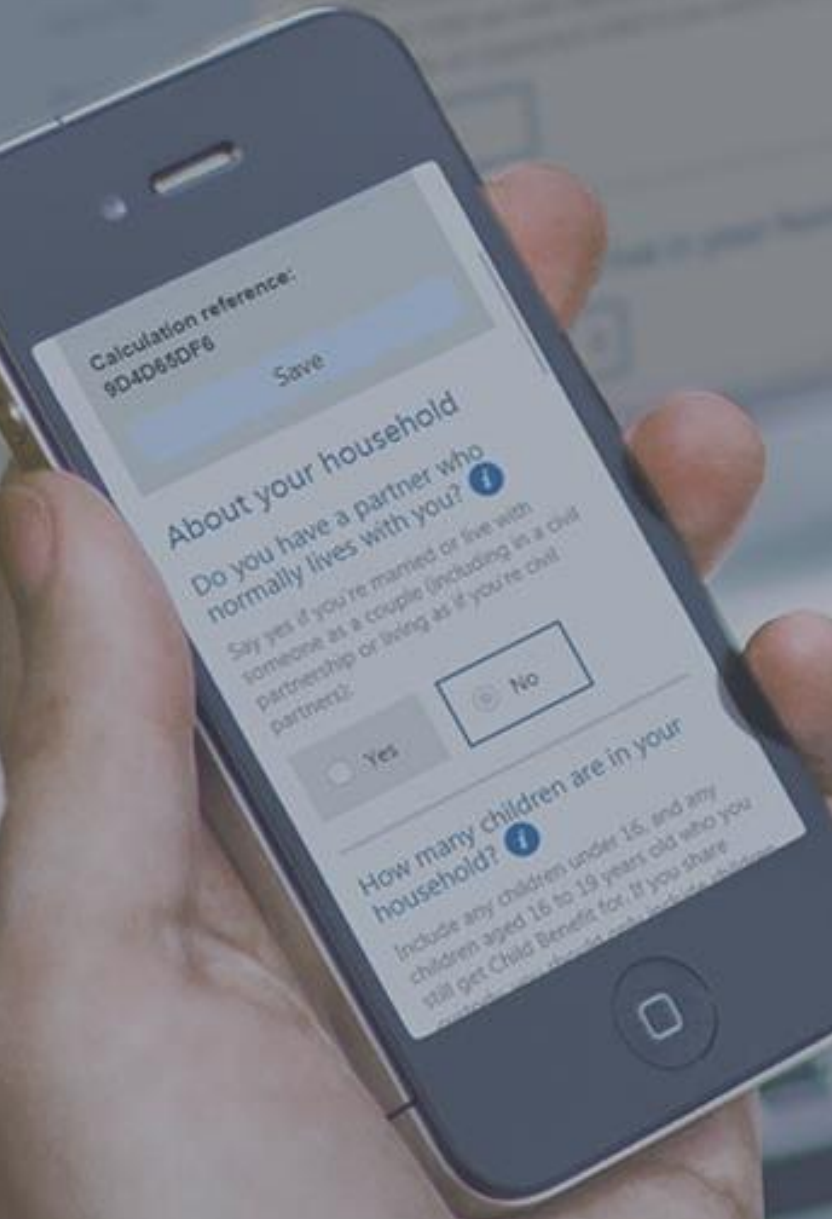
### our customers:

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

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

# entitledto

independent | accurate | reliable



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

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

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

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

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



**Ascendant Solutions**  
data management

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

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

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

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

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

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



**Apply4.Online**®



In the news

# Crisis of Long-term Sickness and Rising Costs

- **Scale of the Issue**
  - **2.8m people** claiming long-term sickness benefits, costing **£65.7bn annually** (40% higher than a decade ago).
  - Forecast to exceed **£100bn/year** by 2030.
- **Root Causes**
  - **Health Factors:** Mental health and back issues are common, but no clear link to NHS waiting lists or deteriorating health trends.
  - **Benefits System:** Financial incentives for claiming incapacity benefits (up to double unemployment benefits).
- **Complex Data**
  - Increased self-reporting of disability, but ambiguous causes.
  - Mixed trends: Stable long-term illness rates but falling life expectancy.
- **Workforce Challenges**
  - Once on benefits, claimants rarely return to work (only **1% transition back within 6 months**).
  - Minimal support or incentives for re-entering employment.

# Crisis of Long-term Sickness and Rising Costs

- **Systemic Issues**
  - Benefits system design may unintentionally disincentivise employment.
  - Economic shocks like the pandemic and cost-of-living crisis exacerbate the problem.
  - Lack of active support for claimants to return to work.
- **Economic Impact**
  - Rising costs threaten sustainability and already surpass the defence budget.
  - Majority of claimants do not seek to re-enter the workforce, compounding long-term economic inactivity.
- **Proposed Solutions**
  - Redesign benefits to balance support with pathways back into employment.
  - Increase proactive help for claimants (only **10% receive assistance annually**).
  - Address underlying economic conditions and provide work transition security.
- **Key Warning**
  - Current system risks "writing off" a significant portion of the workforce, harming both individuals and taxpayers.

# Crisis of Long-term Sickness and Rising Costs



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LA Directories Limited



# Council Tax Appeals – Key Facts and Outcomes

- **Successful Appeals**
  - Over **10,500 households** across England and Wales had their council tax bands reduced between April 2023 and March 2024.
  - In **Kirklees**, 350 households succeeded, among other areas:
    - **North Yorkshire**: 710 reductions.
    - **Leeds**: 410 reductions.
- **National Statistics**
  - **43,820 appeals** were made to the Valuation Office Agency (VOA):
    - **59%** remained unchanged.
    - **25%** (10,530 cases) resulted in reductions.
    - **30 cases** saw bands increased, mainly in the South East and South West.
- **Top Regions for Reductions**
  - Cornwall: 750.
  - North Yorkshire: 710.
  - Buckinghamshire: 580.



# Council Tax Appeals – Key Facts and Outcomes

- **Risks of Appeals**
  - Council tax bands can **increase as well as decrease**.
  - VOA investigates and decides outcomes, with **no guarantee of reduction**.
- **Success Rates by Area**
  - High success: **67%** in Rossendale and Rushmoor.
  - Low success: **5%** in Hounslow, **6%** in Leicester, **7%** in Barnet, Hillingdon, and Windsor and Maidenhead.
- **Appeal Process**
  - Taxpayers can appeal if they believe their band is incorrect.
  - VOA reviews cases and informs applicants of decisions.
- **Considerations**
  - Decisions impact household budgets; careful evaluation recommended before appealing.

York

Talk Money

# York Talk Money Initiative – Supporting Residents

## • Overview

- Initiative runs until **2 February**, launched by York City Council and partners.
- Aims to ensure residents access all eligible financial support and make savings.

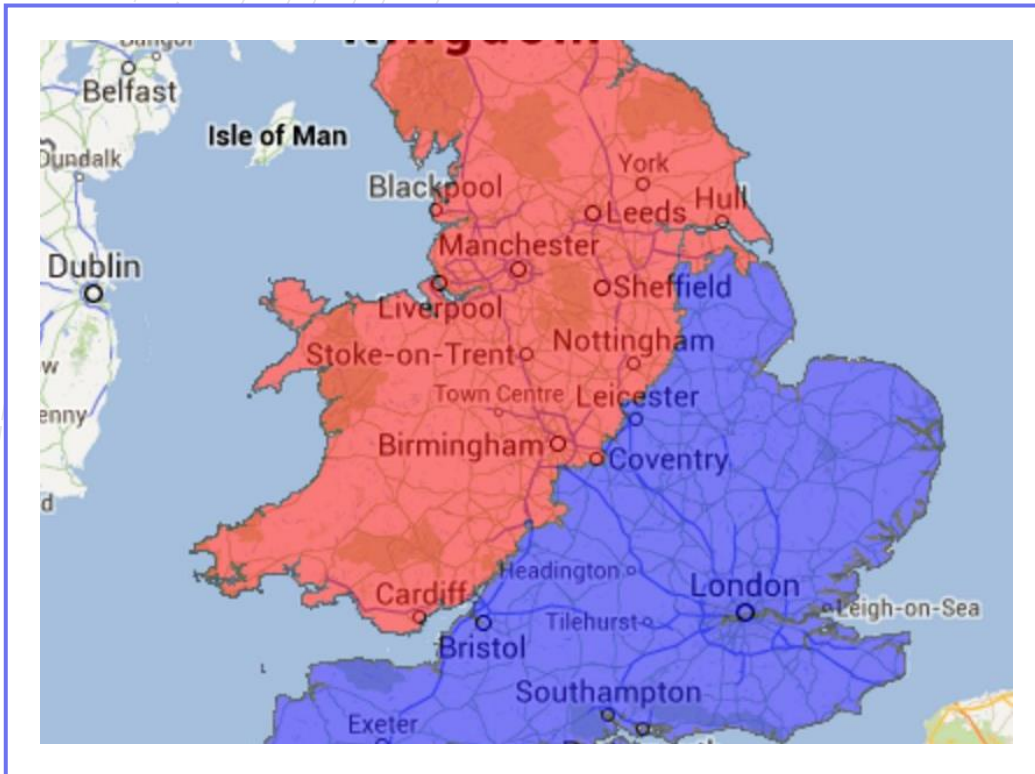
## • Key Achievements

- Council contacted **300 households** missing out on **Pension Credit**:
  - **100 claims** made, increasing benefits by an average of **£6,000/year**.
  - Over **£145,000 in backdated payments** distributed.
  - Lifetime claims estimated to total **£5.7 million**.

## ■ Available Support

- Pension Credit and Winter Fuel Payments for eligible residents.
- Other options:
  - Household Support Fund.
  - York Financial Assistance Scheme (open to all ages).

# Stark Regional Pay Divide in the UK



- **Key Findings**

- Average annual wage in London: **£49,455**.
- Average in Burnley: **£29,508**.
- London workers earn **68% more** than Burnley peers and **24% above the national average**.

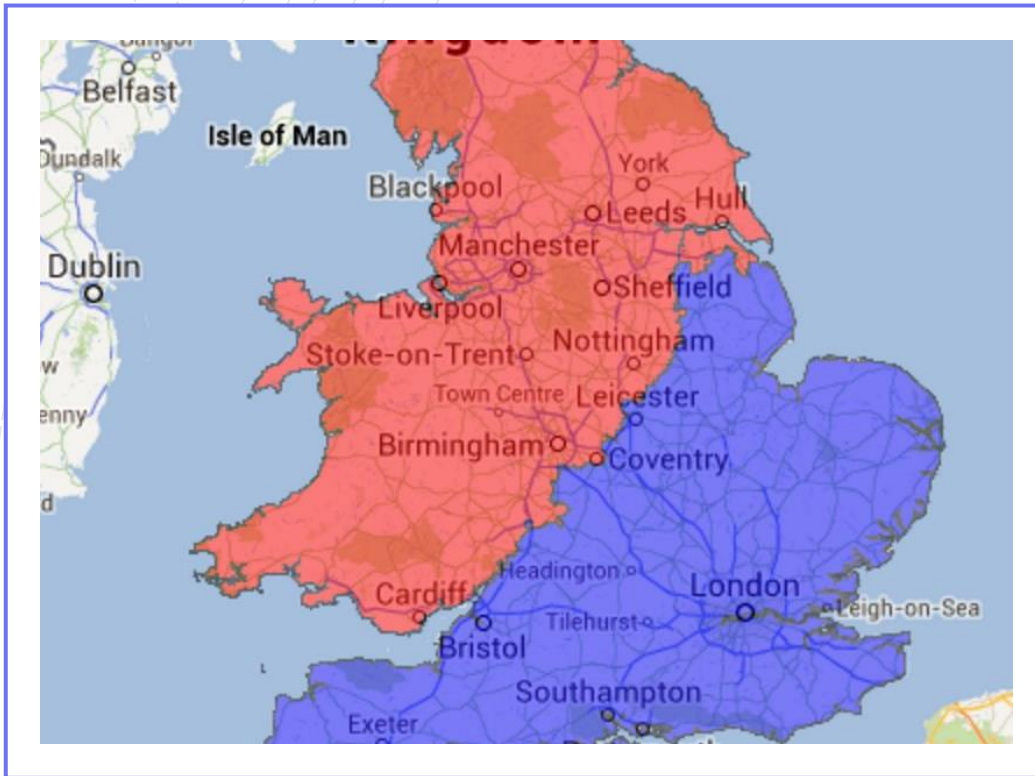
- **Regional Disparities**

- Pay gaps driven by the concentration of **cutting-edge sectors** (e.g., biotech, AI) in London and Cambridge.
- Towns like Burnley, Huddersfield, and Middlesbrough have fewer high-value industries.

- **Cost Adjustments**

- High housing costs in London reduce the after-housing cost income gap.
- Half of the top-paying cities also have the **least affordable housing**.

# Stark Regional Pay Divide in the UK



- **Centre for Cities Recommendations**
  - **Boost Local Economies:** Focus on skills, transport, and cutting-edge industries.
  - **Reform Planning Rules:** Streamline processes to enable faster housing development in high-demand areas.
  - **Prioritise Industrial Strategy:** Target high-growth sectors, avoiding blanket approaches.
- **Government Actions**
  - Labour government plans include:
    - **Devolving powers** to mayors for planning and infrastructure projects.
    - Developing an **industrial strategy** to drive regional economic growth.
- **Call to Action**
  - Centre for Cities emphasises 2025 as the critical year for progress on **growth ambitions** and **income equality**.

# State Pension Concerns and Government Response

## Speculation on Means Testing

- Growing fears over potential means testing for the Basic and Full State Pension.
- Concerns raised about undermining universality and simplicity of the system.

## Key Concerns from Former DWP Employee

- **Sandra Wrench**, retired DWP worker, warned against means testing, citing:
  - Complexity of benefit forms for older individuals.
  - Risk to financial stability during retirement.
  - Potential disincentives for saving.

## Government Response

- **Emma Reynolds**, former pensions minister:
  - No plans to introduce means testing for state pensions.
  - State pension remains a **universal entitlement**.
  - Emphasis on maintaining public confidence and security for retirees.

# State Pension Concerns and Government Response

## Impact on Pensioners

- Adjustments address rising **cost of living**.
- Universal system ensures consistent and predictable support.
- **Pension Credit** remains a means-tested option for those needing extra assistance.

## Importance of Universality

- Avoids administrative burdens and financial assessments for retirees.
- Ensures stability and peace of mind during retirement.

## Conclusion

- State pension system remains unchanged, with the government committed to protecting financial security for current and future retirees.

# Introduction of Digital Driving Licences in the UK

## Key Features

- Digital licences will be accessible via a **government app**, not through Google or Apple wallets.
- **Voluntary option**: Physical licences will continue to be issued.
- Potential uses:
  - ID verification for voting, purchasing alcohol, or domestic flights.
  - Age verification at supermarket self-checkouts.

## Security Measures

- Similar to banking apps: biometrics and multi-factor authentication.
- Options to **hide addresses** in certain situations (e.g., bars, shops).

## Government Vision

- Part of a broader initiative to **transform public services** using technology.
- Focus on improving convenience while maintaining optionality.

# Introduction of Digital Driving Licences in the UK

## Broader Integration

- Government app may expand to include:
  - **Tax payments, benefits claims, and national insurance numbers.**
- Stops short of compulsory national ID cards, avoiding privacy concerns.

## Global and EU Context

- Similar digital ID systems exist in **Australia, Denmark, Iceland, and Norway.**
- EU requires member states to offer a form of **official digital identity by 2026.**

## Privacy Considerations

- Government emphasises voluntary nature to address privacy concerns.
- Privacy campaigners remain cautious about potential misuse.

## UK Impact

- Nearly **50 million Britons** hold provisional or full licences.
- Digital option aims to modernise services while maintaining public trust.



Office for  
National Statistics

# ONS Faces Labour Force Survey Challenges

- **Data Reliability Issues**
  - Response rates fell from **40% in 2019** to **12.7% in 2023**, now ~20%.
  - Economists warn of "**virtually unusable**" data, affecting critical decisions by policymakers and the Bank of England.
- **Temporary Fix: £8m Recruitment Drive**
  - Contract with **Randstad** to recruit 148 field interviewers; pay set at **£12.55/hour** (£14.85 in London).
  - Additional **200 face-to-face interviewers** planned by May 2025.
- **Union Criticism**
  - Highlighted **25% staff turnover**, low pay, and dissatisfaction with management.
  - Unions advocate for **long-term recruitment and retention strategies**.



Office for  
National Statistics

# ONS Faces Labour Force Survey Challenges

- **ONS Actions**
  - Developing a **transformed Labour Force Survey** with improved data quality.
  - Testing shorter questionnaires and commissioning a **lessons learned review**.
- **Economic Impact**
  - Reliable LFS data is essential for understanding unemployment trends and guiding economic policies.
  - Delayed progress risks undermining trust in official statistics.
- **Broader Context**
  - Declining survey participation reflects wider trends in the **UK** and **US** post-Covid.
  - ONS committed to providing high-quality, actionable data by addressing systemic challenges.



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## Right to Buy Changes Drive Surge in Applications

- **Increased Applications**
  - Significant rise in Right to Buy (RTB) applications after Chancellor Rachel Reeves announced reduced **maximum discounts** for applications submitted after **21 November**.
  - Some councils received more applications in the **three weeks before the deadline** than they typically do in a year.
- **Challenges for Local Authorities**
  - **Administrative Burden:** Councils struggling to meet statutory timescales for processing applications.
  - Further loss of **social housing stock**, exacerbating the shortage.
- **Current Housing Crisis**
  - Over **123,000 households** in temporary accommodation.
  - **1.33 million households** on social housing waiting lists.

## Right to Buy Changes Drive Surge in Applications

- **LGA Recommendations**
  - Empower councils to:
    - **Set discount rates** and exempt new-build properties.
    - Protect investments in improving existing housing stock.
    - **Retain RTB receipts indefinitely** to reinvest in social housing.
- **Addressing the Housing Shortage**
  - LGA calls for **government clarity** on plans to offset the loss of social housing.
  - Adam Hug (LGA spokesperson): Further reform is vital to:
    - Allow councils to meet local housing needs.
    - Reduce financial pressures from the social housing crisis.
- **Collaborative Approach**
  - Councils seek to work with the government to deliver much-needed **social housing** and address community needs.

# Guide on Financial Management in UK Government (January 2025)

- **Key Principles for Effective Financial Management**
  - **Promote a Culture of Accountability**
    - Empower budget holders and finance partners for **realistic monitoring and forecasting**.
    - Foster **honest reporting** and collaboration to improve decision-making and resilience.
  - **Develop the Right Skills and Capabilities**
    - Enhance skills in **analysis, modelling, and communication** for finance professionals.
    - Build partnerships between **finance teams and budget holders** to drive continuous improvement.
  - **Make the Best Use of Data and Information**
    - Use **technology** to streamline monitoring and forecasting.
    - Address **data quality issues** and adopt tools like range forecasting for better accuracy.

# Guide on Financial Management in UK Government (January 2025)

## ■ Practical Steps

- Implement **mandatory training** for finance professionals.
- Create **collaborative forums** to share best practices.
- Integrate **technology** for enhanced financial tracking and reporting.

## ■ Key Benefits

- **Timely Decisions:** Improved financial oversight enables proactive management.
- **Risk Management:** Supports mitigation of financial uncertainties.
- **Optimised Resources:** Enhances efficiency and accountability in public services.

## ■ Broader Impact

- Aligns financial practices with **audit findings, expert recommendations, and case studies.**
- Strengthens financial resilience and **public service delivery.**

# Social Care Dominates Council Spending

## Key Findings from CIPFA Financial Resilience Index 2024

- **Social Care Expenditure**
  - Upper-tier councils allocate **78% of net revenue expenditure** to **social care services** for children and adults.
  - Sharp rise from **three-fifths** of expenditure seven years ago.
  - Leaves councils with limited **budget flexibility** to respond to financial shocks.
- **Reserves Depletion**
  - **Unallocated reserves** (for unexpected challenges) are shrinking, highlighting reliance on reserves to manage cost pressures.
  - **Earmarked reserves** (for specific purposes) also declining, reflecting expanded programmes and capacity-building efforts.

# Social Care Dominates Council Spending

## Other Key Insights

- **Debt Burdens**
  - Non-metropolitan councils spend disproportionately higher on **debt servicing**, reducing capacity to manage other pressures.
  - Balancing ambition with financial capacity is crucial.
- **Homelessness Spending**
  - Non-metropolitan councils and London boroughs spend **9%-10%** of net revenue expenditure on homelessness, up significantly from 2022-23.

## Recommendations and Reforms

- **Challenges**
  - Demand-led services dominate spending, leaving councils with limited room for manoeuvre.
  - Current funding mechanisms insufficient for long-term sustainability.
- **Reforms Needed**
  - Funding reforms planned for **2026-27** are critical to address structural financial challenges.
  - Immediate budget increases for frontline services offer only **short-term relief**.
- **Joanne Pitt (CIPFA)**
  - Advocates for addressing root causes of financial strain and implementing reforms to enhance **financial resilience**.

# TPR Overstates Pension Scheme Assets by £327 Billion

## ■ Key Issue

### • Error by The Pensions Regulator (TPR):

- Workplace retirement scheme assets overstated by **£327 billion**, distorting funding levels.
- Original valuation: **£1.5 trillion**. Revised: **£1.2 trillion** (aligned with Office for National Statistics).

## Impact

### • Reduced Pension Funding:

- Lower asset levels affect the ability to pay pensions for **9 million members**.
- Schemes less likely to be bought out by insurers due to weaker funding.

### • Response to 2022 Market Crisis:

- TPR and Pension Protection Fund (PPF) admitted cuts to valuations following the **2022 LDI crisis** caused by Liz Truss's mini-budget.
- PPF adjusted its estimates by **£283 billion**, shifting some schemes into deficit.

# TPR Overstates Pension Scheme Assets by £327 Billion

## Key Observations

- **Scale of Overstatement:**
  - Industry expert **Con Keating**: Declines in asset values and misreported estimates were “massive,” understating the magnitude of the **2022 market crisis**.
  - Regulators failed to account for **tens of billions** paid in pension benefits by employers.
- **Economic Context:**
  - Rising borrowing costs in 2025 surpass **2022 mini-budget levels**, raising fiscal concerns.
  - Potential for higher taxes or spending cuts under Chancellor Rachel Reeves.

## Future Safeguards

- **LDI Crisis Mitigation:**
  - Pension funds have implemented **safeguards** to prevent a repeat of the forced sell-offs seen in 2022.
  - Improved risk management to ensure resilience against bond market volatility.
- **Regulator Accountability:**
  - Calls for greater **accuracy and transparency** in asset valuations by TPR and PPF.
  - Reinforced importance of robust oversight to maintain public trust in pension systems.

# Victory for 11 Million State Pensioners: HMRC Closes Tax Trap

## Key Issue

- **Emergency Tax Codes:**
  - Applied to **DWP state pensioners** taking lump-sum drawdowns, resulting in **£3,900 over-taxation** per person in some cases.
  - Pension freedom reforms (2015) allowed flexible access to pensions but led to tax deductions assuming **month-one withdrawals**.
- **HMRC Reform (Effective April 2025)**
  - Faster replacement of **emergency tax codes** with regular codes, ensuring real-time accuracy.
  - Reduces need for pensioners to reclaim overpaid tax manually.

# Victory for 11 Million State Pensioners: HMRC Closes Tax Trap

## . Outstanding Problems

### • Ad-hoc Lump-Sum Withdrawals:

- First payments are still subject to **over-taxation**.
- Pensioners must file forms to reclaim excess tax, creating **administrative burdens**.

### • Pensioner Feedback:

- Complaints about long delays (up to 9 months) in tax code updates.
- Calls for a fully reformed system to match **flexible pension access** introduced in 2015.

## Expert Commentary

### • Tom Selby, AJ Bell:

- Criticises the **arcane tax system** that persists despite pension reforms.
- Calls for further improvements to remove over-taxation entirely.

## Practical Tips for Pensioners

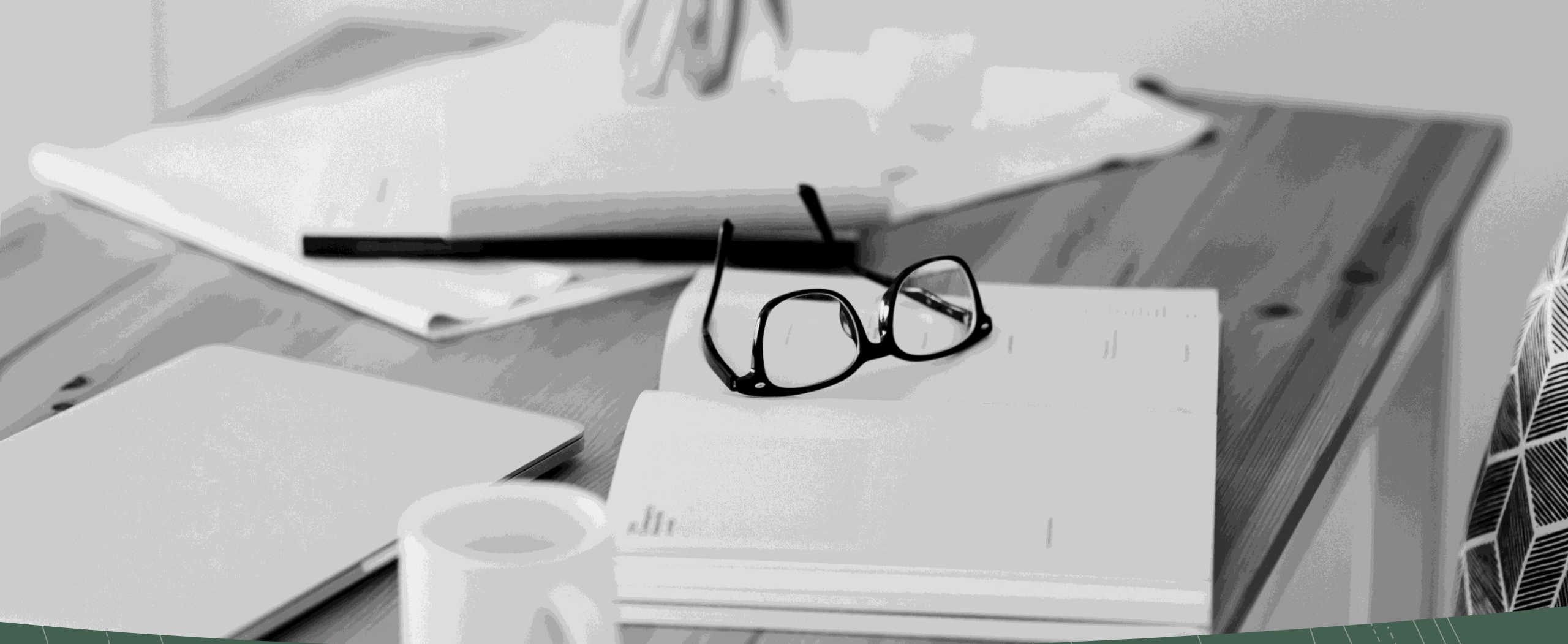
- Adjust income settings on **Gov Gateway** to minimise tax impacts.
- Monitor withdrawals closely and contact HMRC promptly to expedite refunds

## Quote of the Week

“The trends are complicated, and I don’t think anyone’s got a good enough handle on exactly what’s happening to our population’s health,” – Louise Murphy

Louise Murphy is a Senior Economist at the Resolution Foundation, focusing on the labour market, youth employment, and disability and health. She joined the Foundation in December 2021





## Additional Ideas and Analysis

# Modernising Public Sector Technology

- **Key Findings from the "State of Digital Government" Report**
  - **£45bn annual savings** possible by updating public sector technology.
  - **Outdated systems:**
    - One-in-four digital systems in central government are obsolete.
    - Maintenance costs are **3-4 times higher** for outdated tech.
  - Nearly **50% of public services** cannot be accessed online (e.g., death registrations).
- **Current Challenges**
  - Public sector spends **£14.5bn annually** on contractors/consultants for basic tech tasks, costing **3x more** than civil servants.
  - Lack of **information sharing** between departments forces people to interact with **40+ services** individually.

# Modernising Public Sector Technology

- **Government Action Plan**
  - Use of **AI, digital tools**, and a new **Government Digital Service (GDS)** to improve tech adoption.
  - GDS to identify vulnerabilities to prevent **cyberattacks** and ensure resilience.
- **Expected Outcomes**
  - **Increased productivity:** Frees staff time and reduces dependency on external contractors.
  - **Improved public services:** Faster response times by eliminating inefficiencies like physical letter processing.
  - Enhanced **cybersecurity:** Protect critical infrastructure from hacker threats.
- **Technology Secretary Peter Kyle**
  - Describes outdated systems as a **taxpayer burden** that stalls essential services.
  - Highlights a **£45bn opportunity** to modernise, boosting efficiency and resilience.

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# Modernising Public Services with Technology and AI

## Key Initiatives

- **"Humphrey" AI Tools for Efficiency**
  - **Consult:** Analyses consultation responses in hours, reducing costs (~£100,000 per consultation).
  - **Parlex:** Enables rapid analysis of decades of parliamentary debates.
  - **Minute:** Secure AI transcription for meetings with customisable summaries.
  - **Redbox:** Assists civil servants with policy summaries and briefings.
  - **Lex:** Summarises laws for complex policy research.
- **AI Opportunities Action Plan**
  - Over **£14bn in AI investment** since launch.
  - Expanding AI use to improve productivity and public services.

## Impact on Public Services

- **Productivity Savings:** Up to **£45bn annually** by streamlining services.
- **Improved Citizen Experience:** Faster access to tailored services and reduced bureaucracy.
- **Modernisation:** Replacing outdated processes like physical letters and in-person registrations.

# Modernising Public Services with Technology and AI

## Structural Reforms

- **Digital Centre of Government (DSIT):**
  - Expanded to include **Central Digital and Data Office** and **Geospatial Commission**.
  - New **Government Chief Digital Officer** to lead digital strategy across Whitehall.
- **Technical Design Council:**
  - Led by AI experts to tackle technical challenges and ensure responsible AI use.

## Plans for Enhanced Integration

- **Mandatory API Publishing:** Facilitates secure and efficient data sharing across public sector organisations.
- **Responsible AI Advisory Panel:** Safeguards technology use with input from frontline workers and industry experts.

## Pilot Projects and Long-term Goals

- **Pilot with Health Services:** Simplify access for individuals interacting with 40+ organisations.
- **Flexible Funding Model:** Align public sector tech funding with modern needs.
- **Workforce Development:**
  - Training civil servants as **AI engineers**.
  - Competitive pay review for digital professionals to retain top talent.

## Vision

- Build a **digital-first government** that enhances efficiency, transparency, and accessibility while fostering economic growth.



# 114 Watch

- Councils reporting their struggling budgets

# Barnet Council's Section 114 Notice: Key Issues



## Overview of the Incident

### • Unlawful Transactions

- In April 2020, Barnet Council prepaid **£20.5m** to its pension fund, intending to cover three years of secondary contributions.
- Despite the prepayment, the council **duplicated payments** for the same period.

### • Repayment Arrangements

- Three repayments were planned:
  - **£6.5m** (October 2020), **£7.6m** (October 2021), and **£7.8m** (pending).
- Repayments were arranged without specific authorisation or documentation.

### • Key Findings

- Likely motivated by perceived **accounting advantages** at the time.
- Issue passed undetected by **auditors** but later identified by council officers.

# Barnet Council's Section 114 Notice: Key Issues



## Implications

- **Section 114 Notice Issued**
  - Required to notify councillors of the issue but did not halt non-essential spending.
  - Confirmed no financial detriment to the **council, pension fund, or scheme members**.
- **Audit Oversight**
  - The error was not detected during external audits, raising concerns about audit efficacy.

## Corrective Measures

- **Rectification in Process**
  - Pending repayment of **£7.8m** and tightened internal controls to prevent recurrence.
- **Council Statement**
  - Committed to enhanced training and better internal processes.
  - Declared issue voluntarily, ensuring transparency and accountability.

## Key Takeaway

- Stronger governance and audit oversight are critical to prevent similar errors in future

# Government Intervention in Tower Hamlets Council



- **Key Issue**
  - The London Borough of Tower Hamlets has been found to be **failing its Best Value Duty** in governance, leadership, culture, and partnerships.
- **Government Action**
  - Intervention under **Local Government Act 1999**, effective until **31 March 2028**.
  - **Ministerial Envoys** appointed:
    - Lead Envoy: **Kim Bromley-Derry**.
    - Assistant Envoys: **Pam Parkes** and **Shokat Lal**.
- **Statutory Directions**
  - Reconfigure and enhance the **Transformation Advisory Board** with independent leads.
  - Recruit a permanent leader for improvement work.
  - Develop and implement a **Continuous Improvement Plan** with public reporting.
  - Undertake cultural change and political mentoring programmes.
  - Collaborate with the Local Government Association for review visits.

# Government Intervention in Tower Hamlets Council



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- **Government Goals**
  - Strengthen and expand existing improvement efforts.
  - Collaborate with local authorities to **reset relationships** between central and local government.
  - Ensure **high-quality services** for Tower Hamlets residents.
- **Council Responses**
  - **Mayor Lutfur Rahman:** Welcomed the intervention, highlighting the opportunity for growth and celebrating achievements.
  - **CEO Steve Halsey:** Emphasised collaboration with envoys and partners to implement the improvement plan.
- **Monitoring and Reporting**
  - Envoys to report progress after four months and at regular intervals.
  - Government retains the option for further action if necessary.
- **Broader Context**
  - Intervention acknowledges the **political mandate** of the Mayor while addressing deep-rooted issues in governance and service delivery.

# North Yorkshire Council Challenges Loss of Rural Services Grant



- **Grant Withdrawal**
  - **£14.3m Rural Services Delivery Grant** removed in November 2024 Local Government Settlement.
  - Loss expected to cost North Yorkshire Council **£6m annually**.
  - Grant recognised **higher service costs in rural areas**, pending a fair funding review that never materialised.
- **Council Reaction**
  - Deputy Leader **Cllr Gareth Dadd**:
    - Described decision as **“Rayner’s rural robbery”** and **ideologically driven**.
    - Exploring **legal action** including judicial review to challenge the decision.
    - Criticised the move as **politically motivated** and detrimental to residents.

# North Yorkshire Council Challenges Loss of Rural Services Grant



- **Ministry of Housing, Communities and Local Government Statement**
  - Allocated **£69bn funding** to council budgets across England.
  - North Yorkshire Council received a **£23m increase** as part of the settlement.
  - Acknowledged need for systemic reform, aiming to fix **outdated funding structures** through the **Plan for Change**.
- **Impact on Rural Services**
  - Withdrawal raises concerns about **service delivery costs** in rural areas.
  - Highlights **ongoing tension** between councils and central government over equitable funding.
- **Next Steps**
  - Legal action under consideration by North Yorkshire Council to protect funding and residents' interests.
  - Broader debate on addressing rural-urban disparities in funding continues.



# Legal Issues of Note

# Overview of WCA Consultation and Legal Challenge

- **Background**
  - Consultation (2023) proposed legislative changes to the **Work Capability Assessment (WCA)**.
  - WCA determines eligibility for **Universal Credit** and **Employment and Support Allowance (ESA)** based on health conditions.
  - High Court ruled the consultation **unlawful** in **Clifford, R (On the Application Of) v Secretary of State for Work and Pensions [2025] EWHC 58 (Admin)**.
- **Proposed Changes**
  - **Mobilising descriptors:** Options to reduce or remove consideration of mobilising difficulties.
  - **Other activity descriptors:** Changes to "continence," "social engagement," and "getting about."
  - **Substantial Risk Criteria:** Proposals to limit LCWRA eligibility based on tailored work activity or reasonable adjustments.

# Overview of WCA Consultation and Legal Challenge

- **Ground 1A:** Failure to adequately explain proposals.
  - Misleading presentation hindered consultees' understanding of changes and their impacts.
  - Vulnerable groups, including those with **learning disabilities** or **mental health conditions**, particularly disadvantaged.
- **Ground 1B:** Inadequate explanation of rationale.
  - Central motivation (fiscal savings and reduced benefit costs) was not clearly stated.
  - Misrepresentation of trends in LCWRA risk criteria decisions.
- **Ground 1C:** Insufficient impact analysis provided.
  - Lack of data on financial consequences and affected populations undermined consultation fairness.
- **Ground 2:** Insufficient consultation period (<8 weeks).
  - Complex proposals required more time for affected individuals to respond.

# Overview of WCA Consultation and Legal Challenge

- **Findings**
  - Consultation materials failed to address:
    - **Financial impact:** Potential losses of up to **£390/month** for claimants.
    - **Affected groups:** Particularly **disabled individuals** and **substantial risk claimants**.
  - **Compressed timeline** exacerbated issues, preventing meaningful engagement.
- **Criticisms**
  - Documents were misleading, particularly the **Easy Read version**, relied upon by vulnerable groups.
  - Assumptions that consultees understood proposals were unfounded.
- **Judge's Conclusion**
  - Consultation was **“so unfair as to be unlawful”**, even if based on only one ground.

# Overview of WCA Consultation and Legal Challenge

- **Broader Implications**
  - Sets precedent for **clearer, more transparent consultations** on significant policy changes.
  - Reinforces the importance of adequate time for public responses.
  - Highlights risks of disproportionate impacts on vulnerable populations.
- **Lessons for Future Policy-Making**
  - Comprehensive communication of proposals, rationale, and impacts is essential.
  - Extended consultation periods should reflect the complexity of proposed changes.
  - Special attention required for **accessible materials** to ensure inclusivity.
- **Outcome**
  - Court ruling ensures government accountability in consultations affecting public welfare.
  - Reinforces public trust in fair and transparent policy development.

# High Court Rules DWP Benefit Reforms Unlawful

- **Key Decision**
  - High Court declared DWP's consultation on **Personal Independence Payment (PIP)** and **Work Capability Assessment (WCA)** reforms unlawful.
  - Process deemed **unfair** due to insufficient information and consultation time for affected individuals.
- **Key Points from Judgement**
  - Judge criticised the **short notice** and lack of consideration for the vulnerabilities of disabled individuals.
  - Proposals risked pushing **100,000 highly vulnerable people** into **absolute poverty** by 2026/27.
  - Potential losses for claimants: at least **£416.19 per month**.

# High Court Rules DWP Benefit Reforms Unlawful

- Campaigner and Legal Team
  - Ellen Clifford: Court victory highlights importance of fair consultation to protect disabled individuals.
  - Public Law Project: Called on DWP to scrap proposed reforms.
- Wider Reactions
  - Disability Advocacy Groups: Reforms seen as harmful and risk driving vulnerable people further into poverty.
  - Public and Commercial Services Union: Urges government to abandon “deeply flawed” proposals.
- Call for Change
  - Campaigners and groups urge future consultations to prioritise the safety and wellbeing of disabled individuals.
  - Criticism extended to potential future reforms by a Labour government to avoid similar mistakes.

# High Court to Hear Legal Challenges on VAT for Private Schools

- **Background**
  - From **January 2025**, 20% VAT on private school fees introduced by Chancellor Rachel Reeves.
  - Government estimates revenue:
    - **£460m in 2025.**
    - Rising to **£1.7bn by 2029/30.**
- **Legal Challenges**
  - **Joined Cases:**
    - Brought by **Education Not Discrimination** and the **Independent Schools Council (ISC).**
  - **Hearing Timeline:** Expected in High Court before **April 2025.**
- **Key Human Rights Concerns**
  - Article 14 of the **European Convention on Human Rights (ECHR):** Prohibition on discrimination.
  - **Education Not Discrimination** claims:
    - Discrimination against pupils with **special educational needs (SEN).**
    - Disproportionate impact on **single-parent women.**
  - ISC challenges focus on broader **ECHR breaches** and unfair tax policy.

# High Court to Hear Legal Challenges on VAT for Private Schools

- **SEN Focus**
  - Many children with SEN rely on private schools due to inadequate state provision.
  - VAT could force mid-year transfers to state schools, potentially unsuitable for SEN needs.
- **Legal Representation**
  - **Education Not Discrimination:** Represented by **Sinclair's Law** with legal counsel from **Tom Cross** and **Oliver Jackson**.
  - ISC CEO **Julie Robinson:** Describes VAT as an “unprecedented tax on education.”
- **Court's Decision**
  - Mr Justice Chamberlain joined and expedited cases due to their urgency.
- **Potential Outcomes**
  - Decision will test VAT's compatibility with **human rights law**.
  - Verdict may influence government revenue strategies and private education policies.

# Key Rulings in *D'Aubigny v Khan & Anor* (2025) EWCA Civ 11

## Central Issue

- Whether **service by post** of documents (Gas Safety Certificate, EPC, How to Rent Guide) to a tenant constitutes **valid service** under:
  - **Section 7 Interpretation Act 1978.**
  - The tenancy agreement's terms.
  - Common law principles.

## Court Findings

- **Section 7 Interpretation Act**
  - Does not apply as the relevant statutes (**Housing Act 1988** and associated regulations) do not explicitly **authorise service by post.**
  - Service requires **actual receipt**, not deemed service.
- **Tenancy Agreement**
  - Clause 13.2 allowed service of notices “by post.”
  - Court deemed the documents “notices” sent in connection with the tenancy.
  - **Service by post** valid under the agreement.

# Key Rulings in *D'Aubigny v Khan & Anor* (2025) EWCA Civ 11

## Common Law Position

- **Rebuttable Presumption of Receipt**
  - Applies when notices are sent by post.
  - Stronger presumption if sent via **registered post**, assuming no return of the letters.
  - Recipients need only prove **non-receipt** (e.g., denying receipt without positive evidence can suffice if credible).

## Implications for Landlords and Tenants

- **Landlords**
  - Clearly define service methods in tenancy agreements for legal certainty.
  - Use registered post to strengthen presumption of receipt.
- **Tenants**
  - Denying receipt can rebut the presumption but depends on **credibility and context** assessed by the court.

## Conclusion

- While **Section 7 IA 1978** may not apply, **common law principles** ensure a rebuttable presumption of service, with clarity in tenancy agreements key to avoiding disputes.



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# The Team



**BEN MORETON**  
Chief Executive Officer



**MARK THOMAS**  
Operations



**ROBERT FOX**  
Business Development  
Manager



**SADIE ANSELL**  
Finance Administrator



"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

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





# Benefits Officer (Capita One/Academy)

**Until 31/03/2025 initially | £25.50ph (umbrella) | Remote**

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

The successful candidate must have strong Housing Benefit

Rate: £25.50ph (umbrella)  
Term: Until 31/03/2025 initially  
Location: Fully remote

## Role

circumstances, DHP's, VEP's, HBAA & ATLAS.



## What we're looking for

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

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

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



# Benefits Officer (Capita One/Academy)

**3 months initially | £24ph (umbrella) | Remote**

Main duties will be dealing with customers on the telephone and working from daily post, emails and online forms.

- To assess applications for Housing Benefit & Council Tax Support, include new claims, interventions and changes in
- To be able to achieve a high output of work
- To be able to achieve a high level of accuracy
- Issue referrals and liaise with the rent officer as appropriate
- Deal with personal, telephone and written enquiries from  
  
required
- To make decisions relating to applications for backdating of claims, commerciality and for vulnerability cases in respect of direct payment to landlords for Local Housing Allowance cases
- To obtain relevant information relating to Discretionary Housing Payment applications and make decisions on the information




What we're looking for

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

- Advanced knowledge of the Housing Benefit regulations 2006 & Decisions & Appeals Regulations 2001
- Experience of Financial Assessments
- A competent Capita One (Academy) user

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



# PT Revenues Officer (Capita One/Academy)

6 Months initially | £23ph (umbrella) | Remote

Hours per week: 17

Are you seeking a 2nd income?

Duties include:

recovery work

Must have:

- Knowledge of the Capita One (Academy) system and EDMS
- Experience of processing account amendments, reviewing

and legislative guideline



What we're looking for

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

- Experience in using the Capita One(Academy) database
- Knowledge of both council tax billing and recovery (as opposed to one or the other)
- Proficient in administration of Council Tax billing and Recovery and appropriate legislation

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



# Council Tax Officer (Capita One/Academy)

**Until 31/03/2025 initially | £27ph (umbrella) | Remote**

Rate: £27.00 per hour (umbrella)

Term: Until 31/03/2025 initially

Hours per week: 37

To deal with all aspects of Council Tax billing and recovery work

- Must have knowledge of Capita One (Academy) system and EDMS
- Experience of processing account amendments, reviewing and legislative guideline



What we're looking for

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

- Experience in using the Capita One(Academy) database
- Knowledge of both council tax billing and recovery (as opposed to one or the other)
- Proficient in administration of Council Tax billing and Recovery and appropriate legislation

**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



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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](#)



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



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*





# Payroll Solutions



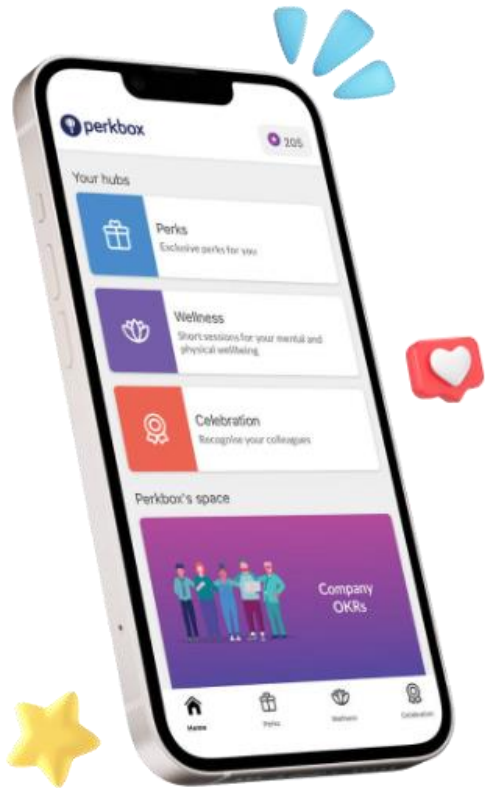
At BSS, we are dedicated to simplifying your contractor journey by providing you with efficient, tailored payroll solutions.

Our partnership with Umbrella.co.uk solidifies our 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.

# Perkbox



In a world that's continuously evolving, it's crucial to foster an environment where every team member feels valued and connected. We've teamed up with Perkbox to ensure that, whether you're working from the comfort of your home or in the office, you have access to a comprehensive suite of benefits that improve your work-life

From recognising accomplishments to maintaining health, we're committed to making all our employees feel appreciated and part of our wider team.

- Access hundreds of global and local perks online 24/7
- Enjoy free monthly lifestyle perks and year-round shopping discounts from your favourite brands
- Utilise comprehensive wellness resources including workout videos and a confidential mental health helpline
- Celebrate and recognise your colleagues through the Celebration Hub
- Stay informed and connected through the Culture Hub, your go-to place for all company-related updates.



## Other Information

# Are you looking to redesign your Council Tax reduction scheme?

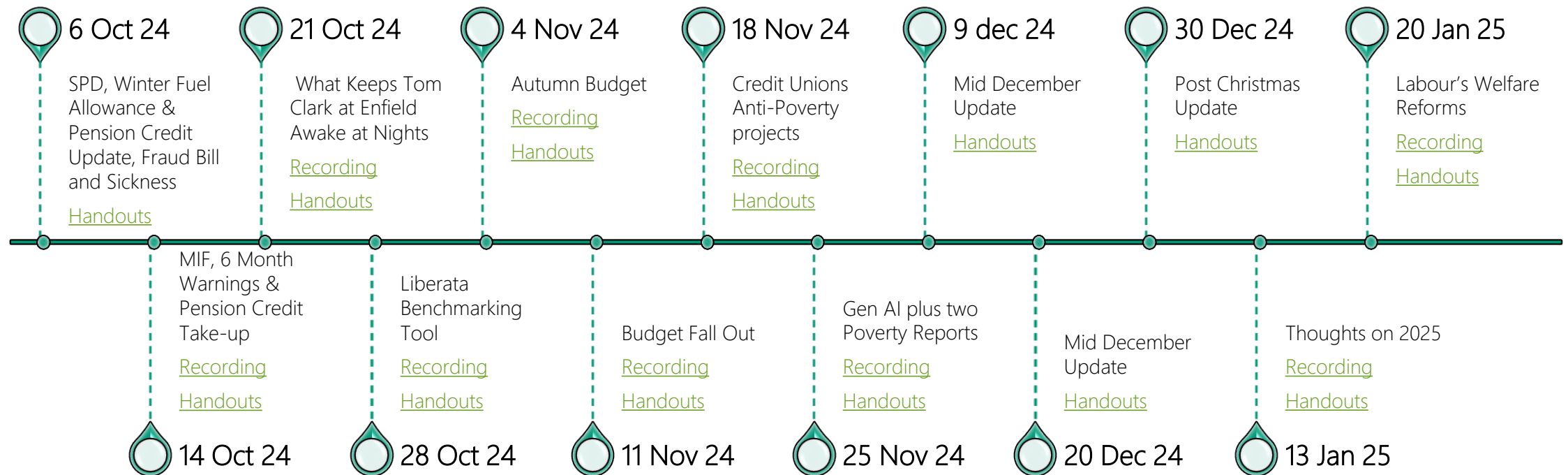
- | Robust Cost-Benefit Analysis
- | Comprehensive Impact Analysis of Council Tax Support & Arrears
- | Simple Scheme in Plain English
- | King's Award-Winning Online Application Forms

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inbest.ai  
ascendantsol.co.uk  
visionarynetwork.co.uk

# Previous Recordings





# Pension Credit Support Offers

- Many of you are feeling the pressure to run targeted Pension Credit campaigns. In partnership with InBest, we're making it easier and more efficient for local authorities to identify pension-age residents who are missing out on Pension Credits and Winter Fuel Payments.
- We're offering a **free data analysis** of your SHBE and/or CTR caseload to help identify those missing out on these benefits. With this offer, you'll get access to a web analytics platform that provides:
  - - Insights into the personal and financial circumstances of your residents.
  - - A snapshot of who is eligible for Pension Credits and those currently missing out.
  - - Detailed ward and street-level data to help target outreach efforts.
- This service is **completely free**. If you're interested, contact Manu at Inbest ([manu@inbest.ai](mailto:manu@inbest.ai)).
- This is a great example of how Visionary Network and our partners aim to deliver meaningful, effective services to benefit you and your citizens without focusing on profit or publicity. We have already done this for a number of councils and Laura and her team from Oxford Council shared with us how impressed they were with the service and the quick turnaround.
- <https://visionarynetwork.co.uk/2024/09/13/free-offer-to-identify-pension-age-residents-missing-out-on-pension-credit/>
- ASCENDANT SOLUTIONS are also offering a complete package including their award-winning apply4, the production of letters and follow-up. [support@ascendantsol.co.uk](mailto:support@ascendantsol.co.uk)

# Dates where there will be no sessions



21 April 2025	Easter
5 May 2025	May Bank Holiday
26 May 2025	Spring Bank Holiday
4 August 2025	Summer Break
11 August 2025	Summer Break
18 August 2025	Summer Break
25 August 2025	Summer Bank Holiday



# Blogs

Thoughts from the panel

# Visionary Network Blogs

**English Devolution White Paper: Housing, finance, council tax, business rates, welfare benefits, and social security**

<https://visionarynetwork.co.uk/2024/12/18/english-devolution-white-paper-housing-finance-council-tax-business-rates-welfare-benefits-and-social-security/>

**Budget: Welfare, Social Security & Benefits, Local Government Funding, and Support in the UK**

<https://visionarynetwork.co.uk/2024/10/30/briefing-paper-welfare-social-security-benefits-local-government-funding-and-support-in-the-uk/>

**Why Removing the Single Person Discount (SPD) Could Be a Positive Move**

<https://visionarynetwork.co.uk/2024/09/19/why-removing-the-single-person-discount-spd-could-be-a-positive-move/>

**The Impending End of the Household Support Fund: A Crisis for Families on Low Incomes and Local Economies**

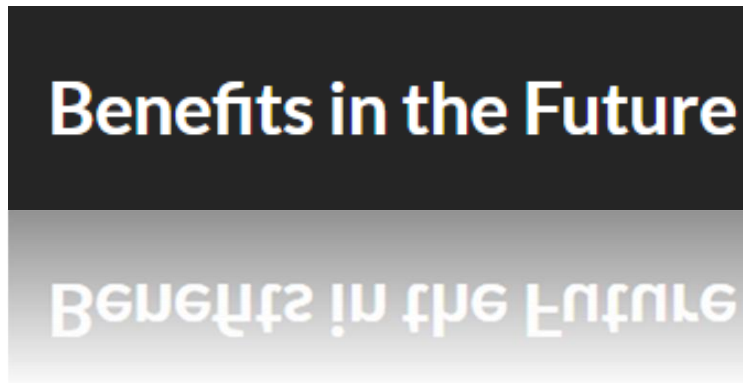
<https://visionarynetwork.co.uk/2024/08/19/the-impending-end-of-the-household-support-fund-a-crisis-for-families-on-low-incomes-and-local-economies/>

**Reforming Council Tax Reduction Schemes by Paul Howarth**

<https://visionarynetwork.co.uk/2023/11/10/reforming-council-tax-reduction-schemes/>



# Benefits in the Future Blogs



- The 'new' government is continuing to be extremely generous...to itself?
  - <https://benefitsinthefuture.com/the-new-government-is-continuing-to-be-extremely-generousto-itself/>
- AI – The accurate answer to benefits information – Gareth Morgan
  - <https://benefitsinthefuture.com/ai-the-accurate-answer-to-benefits-information/>
- The government is continuing to be extremely generous...to itself? – NLW 2024
  - <https://benefitsinthefuture.com/the-government-is-continuing-to-be-extremely-generousto-itself-nlw-2024/>

# EntitledTo Blogs

**entitledto**  
independent | accurate | reliable

- Budget 2024: Small steps for benefit claimants, but structural problems remain By Phil Agulnik
  - <https://www.entitledto.co.uk/blog/2024/october/30/budget-2024-small-steps-for-benefit-claimants-but-structural-problems-remain>
- The Winter Fuel Payment debate illustrates long-standing policy conundrum by Phil Agulnik
  - <https://www.entitledto.co.uk/blog/2024/september/06/the-winter-fuel-payment-debate-illustrates-long-standing-policy-conundrum>
- How smoothly is the Move to UC campaign going? By Wendy Alcock & Phil Agulnik
  - <https://www.entitledto.co.uk/blog/2024/august/14/how-smoothly-is-the-move-to-uc-campaign-going>



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# Resolution Foundation Blogs & Reports

Whose price is it anyway? Comparing the spending power of low-to-middle income families in Britain and abroad by Zaynah Janan & Simon Pittaway

- <https://www.resolutionfoundation.org/publications/whose-price-is-it-anyway/>

Enforcing rights: The new Fair Work Agency is a creature of the right shape, but will it have the eyes and teeth it needs?  
*by [Hannah Slaughter](#) and [Tom Clark](#)*

- <https://www.resolutionfoundation.org/comment/enforcing-rights-the-new-fair-work-agency-is-a-creature-of-the-right-shape-but-will-it-have-the-eyes-and-teeth-it-needs/>

Unsung Britain: The changing economic circumstances of the poorer half of Britain

- <https://www.resolutionfoundation.org/publications/unsung-britain/>

# Institute of Fiscal Studies Blogs



- Hotel of Mum and Dad? Co-residence with parents among those aged 25–34  
<https://ifs.org.uk/publications/hotel-mum-and-dad-co-residence-parents-among-those-aged-25-34>
- The 2025–26 English Local Government Finance Settlement explained  
<https://ifs.org.uk/articles/2025-26-english-local-government-finance-settlement-explained>
- The government’s 80% employment rate target: lessons from history and abroad  
<https://ifs.org.uk/articles/governments-80-employment-rate-target-lessons-history-and-abroad>
- How is tax damaging the housing market?  
<https://ifs.org.uk/articles/how-tax-damaging-housing-market>
- How cuts to youth clubs affected teen crime and education by Carmen Villa  
<https://ifs.org.uk/articles/how-cuts-youth-clubs-affected-teen-crime-and-education>



# Other Workshops



Coming in February / March 2025



Public  
Finance

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## FREE Webinar: Redesigning and Repositioning Local Tax and Support: Unlocking Transformative Value Across Services

Embrace the Future: Shaping Local Government for the Next Generation

We are at a pivotal moment, facing the most significant technological, economic, and political challenges to local revenues and benefit services in three decades. How we rise to these challenges will define the agenda for the next thirty years.

The traditional models of policy-making and service delivery are no longer viable. It's time to innovate, collaborate, and redefine what's possible.

Join a transformative discussion panel featuring senior local government officers, renowned economists, and performance experts. This event marks the beginning of a groundbreaking series of webinars, seminars, and conferences designed to address the pressing issues facing local government today.

Gain insights into this influential period of change—one that will reshape services critical to the operation of local government and vital to every household in our communities. Understand how these shifts will impact your region, borough, or district.

Local Government is evolving. The way services are delivered—and by whom—is changing. The question is, where will you, your team, and your citizens be in ten years?

Be part of the conversation. Be part of the future.

To be a delegate or for sponsorship options go to <https://bit.ly/VNW2025>

# Visionary 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.