



In
Partnership
with

LA Directories
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Revenues and Benefits Discussion Group

17 February 2025

Coming in February / 2 April 2025 12pm



Public
Finance

CIPFA

Liberata



FREE Webinar: Crisis, Cuts & Community: Rethinking Local Tax & Support in the 114 Era

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://tinyurl.com/VNCTR>



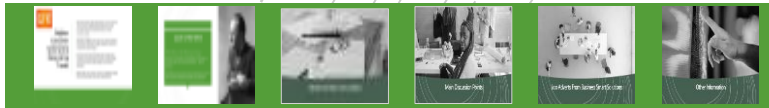
Meet the panel

(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
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Liz Whitehead-Davis, Hexagon Housing
- Bob Wagstaff PSPS (Boston, South Holland, East Lindsey)

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

Discussion Points



New Supported Housing Regulation Framework

- **Consultation Launched:** The Government is consulting on a new licensing scheme for supported housing and a duty for local authorities to produce 'supported housing strategies'.
- **Legislative Basis:** Measures are set out in the Supported Housing (Regulatory Oversight) Act 2023 (Royal Assent, June 2023), which also enables the power to set national supported housing standards for England.
- **Purpose:** Aimed at cracking down on "rogue" providers, driving out unscrupulous operators, and ensuring vulnerable residents receive quality support and accommodation.

Welfare reform

Key Business Rates Forecast for 2025-26

- **Forecast Revenue:**
 - Local authorities in England are expected to collect an estimated **£27.7 billion** in net business rates for 2025-26 after reliefs and adjustments.
- **Relief Breakdown:**
 - Total reliefs forecast at **£7.4 billion**, comprising:
 - **Mandatory relief:** £5.7 billion (including charitable occupancies, small business, and empty property relief).
 - **Discretionary relief:** £1.7 billion (notably retail, hospitality, and leisure relief).
- **Multippliers:**
 - **Small business multiplier:** Remains fixed at **49.5p**.
 - **Standard multiplier:** Increased from **54.5p to 55.5p**, reflecting CPI adjustments.

NNDR

LACEF

Local Authority Civil Enforcement Forum (LACEF)

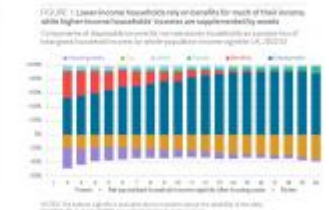
- **LACEF 2025**
About this Event
LACEF 2025: Shaping the Future Together
- Join us for **LACEF 2025**, now in its 28th year, a conference to inform, inspire, and connect professionals working in local and central government in debt recovery and management. This year's event takes place at the stunning **Wing at the Brighton Centre**, situated on the seafront, and providing the perfect backdrop for a day of learning and collaboration.
- **What to Expect:**
 - An outstanding line-up of speakers, sharing their expertise on relevant and pressing topics.
 - A carefully curated agenda addressing the most important issues facing the industry today (agenda to follow).
 - Opportunities to network with peers and thought leaders in the field.
- **Date:** Wednesday, 14th May 2025
Venue: The Wing, Brighton Centre, Russell Road, Brighton, BN1 2RL

LACEF

Resolution Foundation Council Tax and Its Regressive Impact

- Council tax is described by the Resolution Foundation as "heavily and increasingly regressive".
- The poorest 20% of households spend over three times more of their income on council tax than the richest 20%.
- Between 1994-95 and 2020-21, average council tax bills for low-income households rose by 77% in real terms, while income tax increased modestly from 4.7% to 5.5%.
- By the start of this decade, the poorest households spent 4.8% of their gross income on council tax, up from 2.9% in 2002-03.
- The difference between what households pay in income tax and council tax has narrowed, with poor households paying only about £300 less in income tax.

Resolution Foundation Money, Money, Money

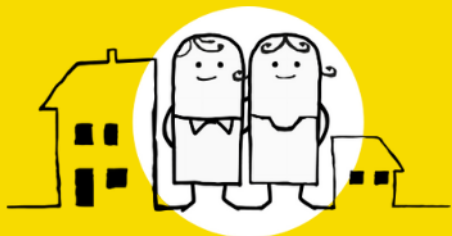


Council Tax & Low Income

Councillor Resignation & Attendance Issues

- Tom Ormerod (Conservative, Wherry Bridge ward, Colne) resigned with immediate effect.
- Revealed to owe £3,835 in council tax arrears over three years.
- Attended only 3 council meetings since being elected in May 2023 (missing 27 meetings).
- Criticism came from Lib Dem councillor David Whipp, highlighting his price arrears of £1,700.

Redesign your CTR scheme with ease



Opportunity

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

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

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

Resident Insights

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

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

CTRS Modelling

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

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

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

Automatic Reporting

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

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

Our dashboard provides the insights you need to make informed decisions

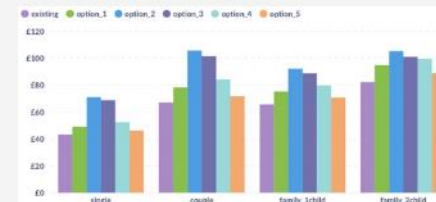
Total annual cost options



Detailed analysis per CTR band

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

Average CT payment by households



Identification of impacted residents

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

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

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

Penny Mitchell, Council Tax Service Manager at Salford Council

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

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

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

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

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

Lucie White, Operational Finance Manager at Barnsley Metropolitan Borough Council

End



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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



VISIONARY NETWORK
The independent Local Tax and Welfare Network

Join the discussion

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

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

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

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

To sign up just email 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



LACEF

Local Authority Civil Enforcement Forum (LACEF)

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- **Legislative Basis:** Measures are set out in the Supported Housing (Regulatory Oversight) Act 2023 (Royal Assent, June 2023), which also enables the power to set national supported housing standards for England.
- **Purpose:** Aimed at cracking down on “rogue” providers, driving out unscrupulous operators, and ensuring vulnerable residents receive quality support and accommodation.

https://www.gov.uk/government/consultations/supported-housing-regulation-consultation?utm_medium=email&utm_campaign=govuk-notifications-topic&utm_source=b5e5bb2b-5dc3-4df7-9e01-9e54a1815f80&utm_content=immediately

New Supported Housing Regulation Framework

- **Key Proposals:**
 - Establishing national supported housing standards and a licensing regime.
 - Imposing a duty on local housing authorities to assess current availability and future needs through supported housing strategies.
- **Additional Focus:** Questions on defining care, support, and supervision in Housing Benefit regulations for Great Britain, with potential links to frameworks in Scotland and Wales.
- **Call for Input:** Ministers Rushanara Ali and Sir Stephen Timms stress the need for balanced regulation that protects residents without overburdening good providers.
- **Timeline:** Consultation responses close on 15 May 2025.

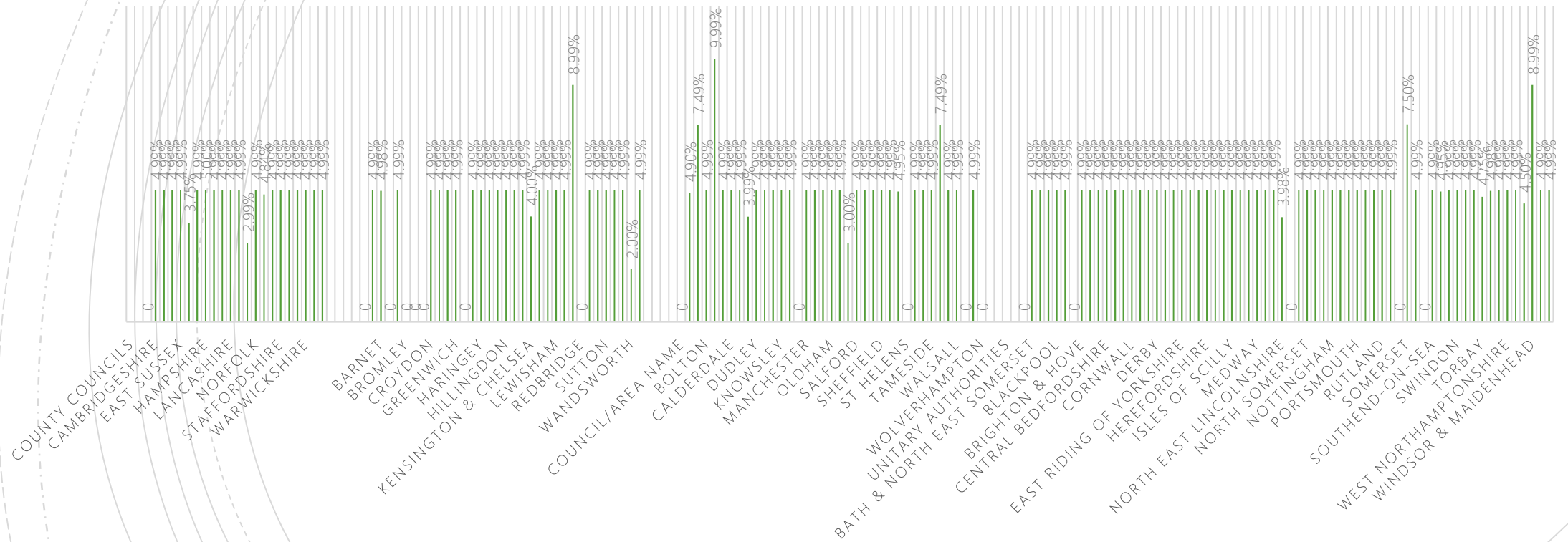
Resolution Foundation

Council Tax and Its Regressive Impact

- Poorer households now rely more on earnings, with social security benefits (apart from disability benefits) representing a smaller share of income compared to a generation ago.
- Disability benefits for lower-income households quadrupled from £220 to £1,070 over the past 30 years, partly due to an ageing and sicker population.
- Economists criticise the current design of council tax, likening it to the discredited poll tax.
- Local Government Association leaders stress that increasing council tax is not a sustainable solution, advocating instead for a better-funded national safety net and robust local support services.

Council Tax and Its Regressive Impact

PERCENTAGE INCREASES

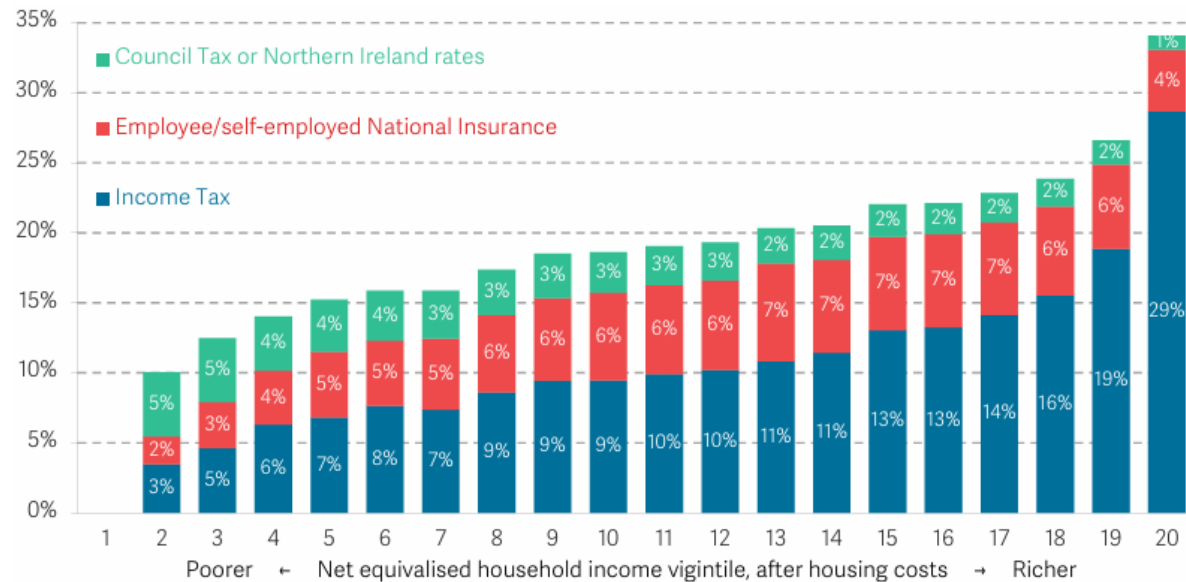


Resolution Foundation

Council Tax and Its Regressive Impact

FIGURE 10: Low-income families spend a significant proportion of their income on council tax

Various taxes as a proportion of gross household income for non-pensioner households, by whole-population income quintile: UK, 2020-21



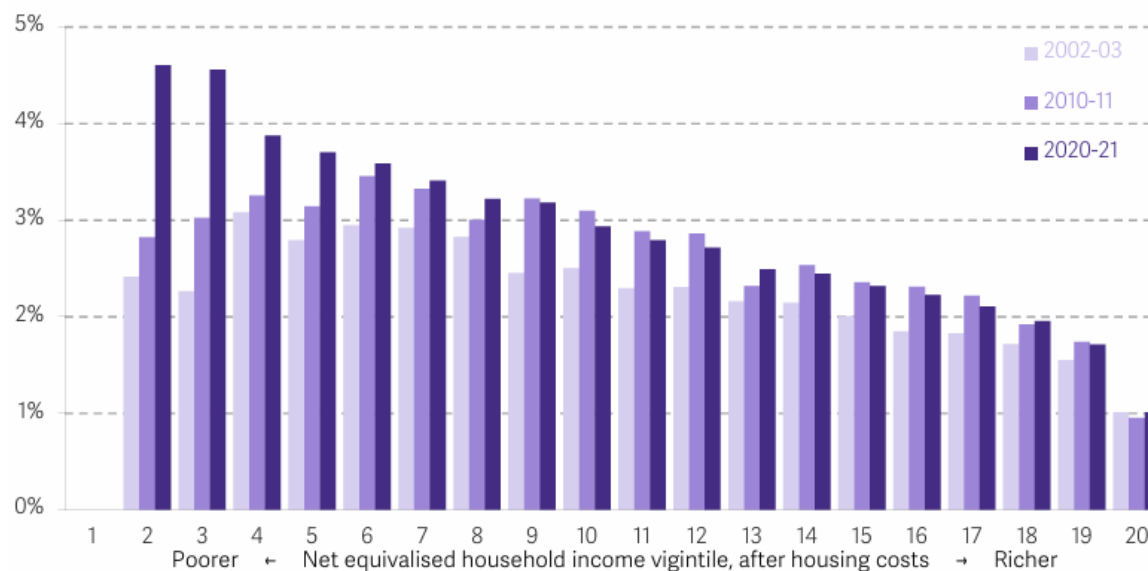
NOTES: Council Tax data is after discounts/support schemes. Data excludes households with a retired member. The bottom quintile is excluded due to concerns about the reliability of the data. 2020-21 is the most recent available year of microdata for this data source.
SOURCE: ONS, Effect of Tax and Benefits on Household Income.

Resolution Foundation

Council Tax and Its Regressive Impact

FIGURE 11: The Council Tax burden increased significantly for lower-income households over the 2010s

Council Tax or Northern Ireland rates as a proportion of gross household income for non-pensioner households, by whole-population income vigintile: UK



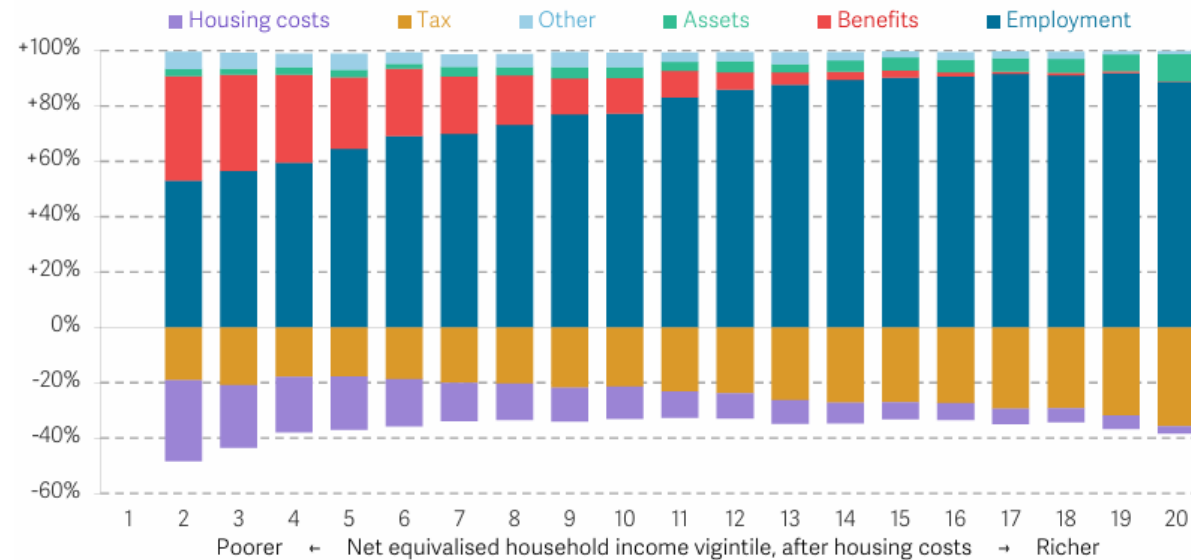
NOTES: Council Tax data is after discounts/support schemes. Data excludes households with a retired member. The bottom vigintile is excluded due to concerns about the reliability of the data.
SOURCE: ONS, Effect of Tax and Benefits on Household Income.

Resolution Foundation

Money,
Money,
Money

FIGURE 1: Lower-income households rely on benefits for much of their income, while higher-income households' incomes are supplemented by assets

Components of disposable income for non-pensioner households as a proportion of total gross household income, by whole-population income vigintile: UK, 2022-23



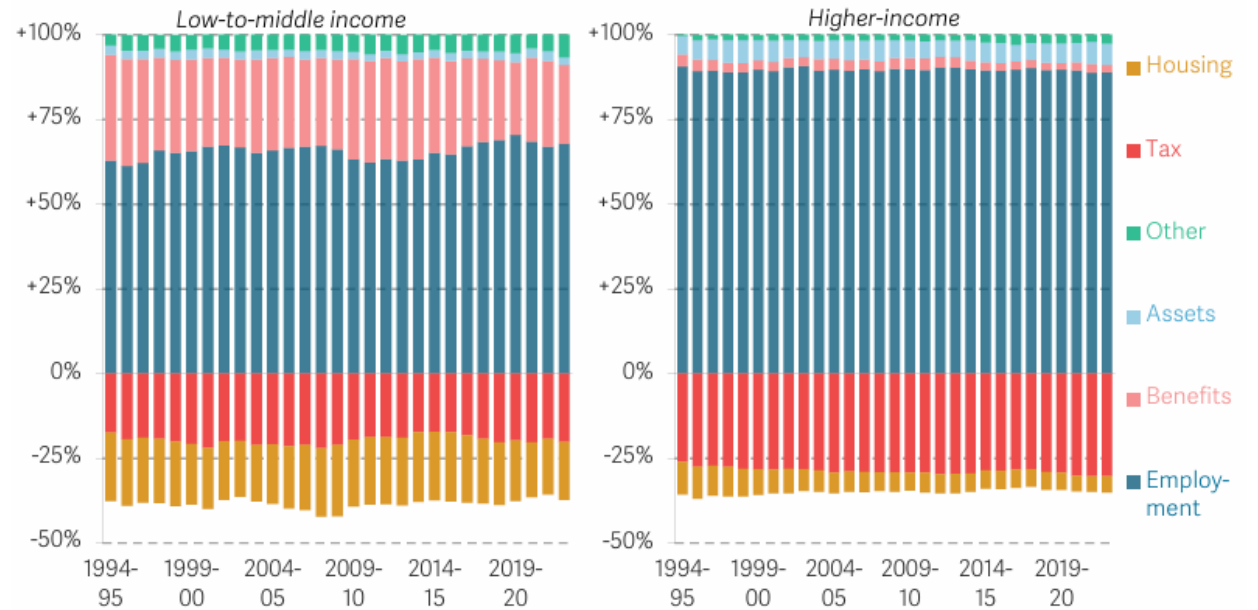
NOTES: The bottom vigintile is excluded due to concerns about the reliability of the data.
SOURCE: RF analysis of DWP, Households Below Average Income.

Resolution Foundation

Money,
Money,
Money

FIGURE 2: Over two-thirds of low-to-middle income household income comes from earnings but – unlike for high-income households – benefits are also important

Components of disposable income as a share of total gross household income, for non-pensioners households below and above median income: GB/UK



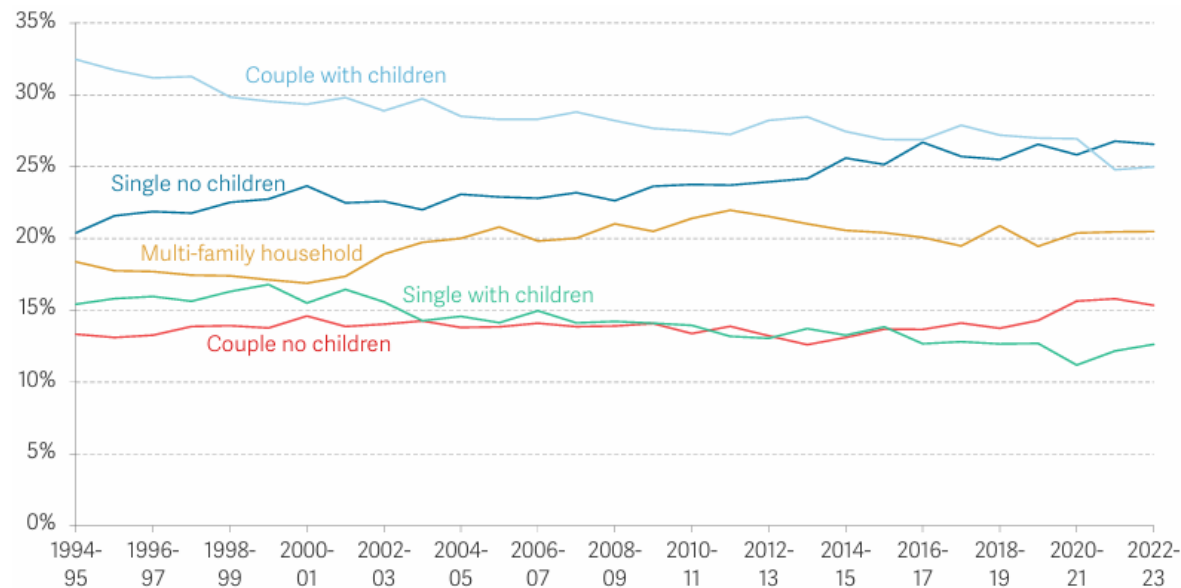
NOTES: GB before 2002-03. 'Tax' includes Income Tax, National Insurance and Council Tax.
SOURCE: RF analysis of DWP, Households Below Average Income.

Resolution Foundation

Money,
Money,
Money

FIGURE 3: More than a quarter of low-to-middle income households are single-person households

Composition of low-to-middle income non-pensioner households by household type: GB/UK



NOTES: GB before 2002-03.

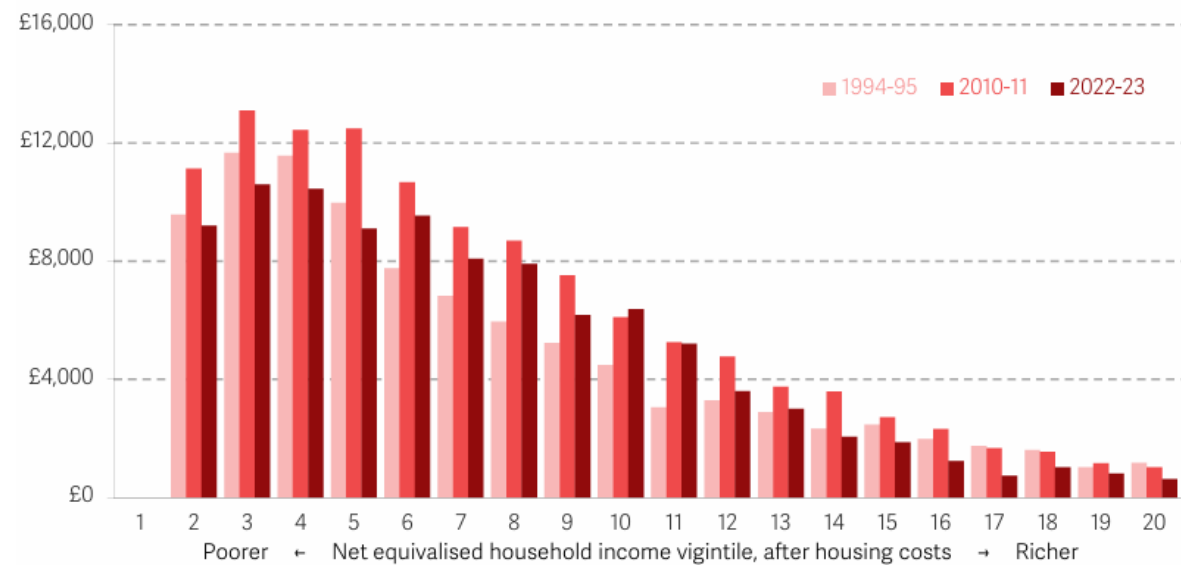
SOURCE: RF analysis of DWP, Households Below Average Income.

Resolution Foundation

Money,
Money,
Money

FIGURE 6: Household income from benefits in real-terms rose in the 2000s, but fell in the 2010s

Average real-terms gross household income from benefits among non-pensioner families, by whole-population income quintile: GB/UK



NOTES: GB before 2002-03. Data in 2023-24 prices, deflated using CPI. The bottom quintile is excluded due to concerns about the reliability of the data.

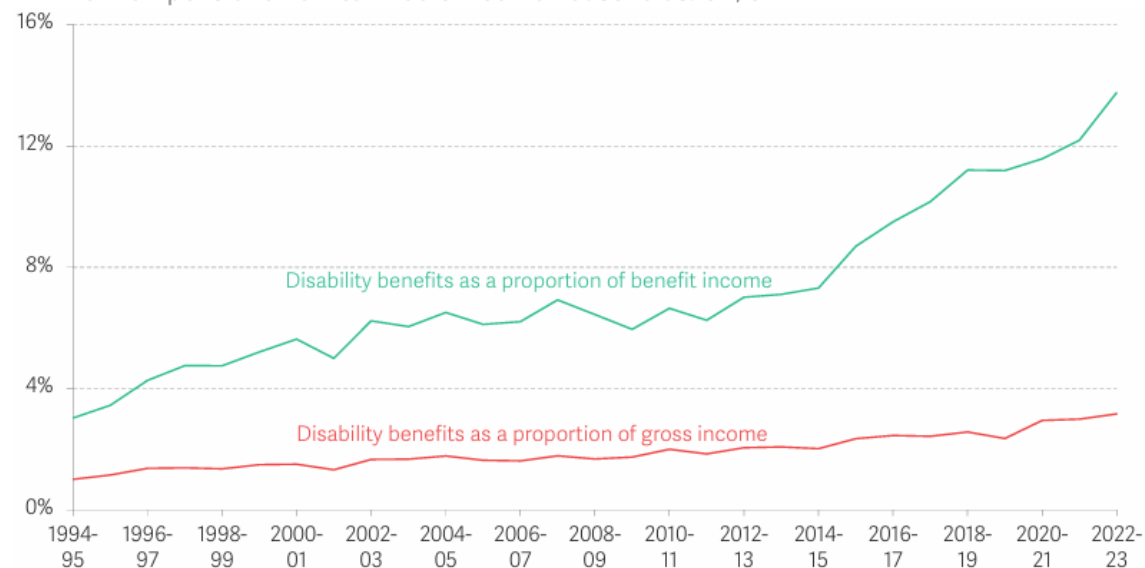
SOURCE: RF analysis of DWP, Households Below Average Income.

Resolution Foundation

Money,
Money,
Money

FIGURE 8: Disability benefits have become a more important source of income for low-to-middle income households

Total disability benefits as a proportion of benefit income and gross household income for non-pensioner low-to-middle income households: GB/UK

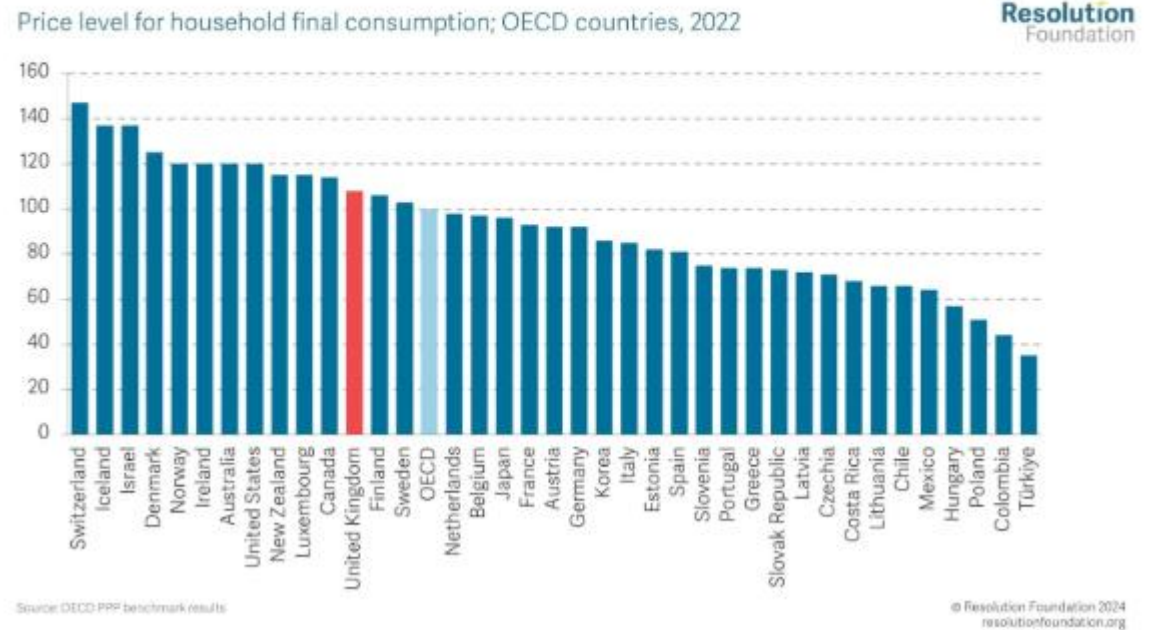


NOTES: GB before 2002-03. Disability benefits include Disability Living Allowance, Personal Independence Payment, Adult Disability Payment and Child Disability Payment.
SOURCE: RF analysis of DWP, Households Below Average Income.

Resolution Foundation

Whose price is
it anyway?

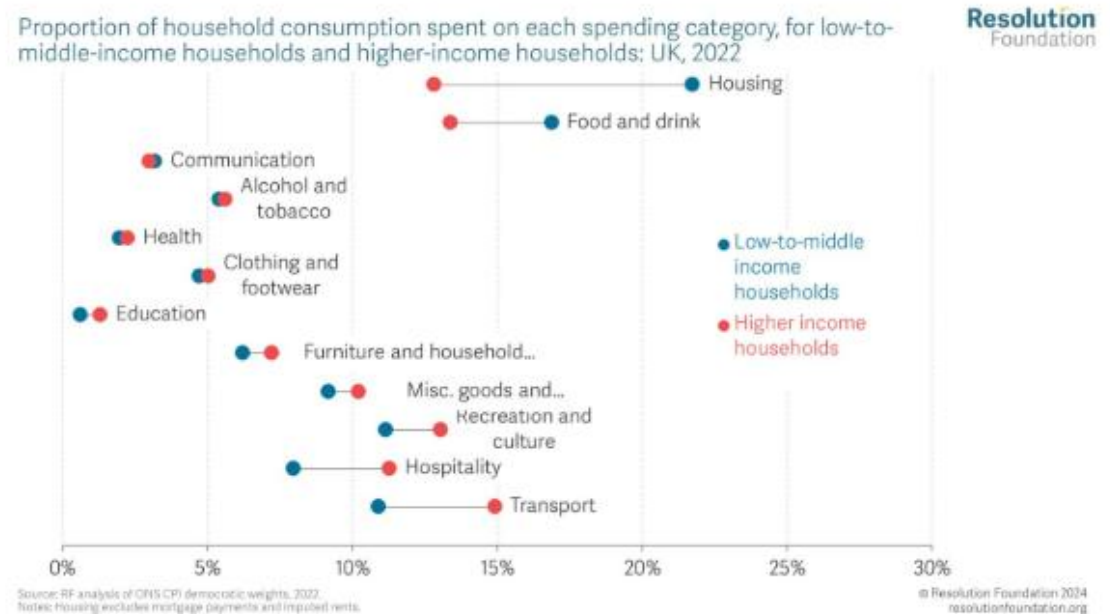
Figure 1: Price levels are important for comparing income between countries



Resolution Foundation

Whose price is
it anyway?

Figure 2: Low-to-middle income households spend a larger share of their income on housing and food than higher-income households



Councillor Resignation & Attendance Issues

- Tom Ormerod (Conservative, Vivary Bridge ward, Colne) resigned with immediate effect.
- Revealed to owe £3,835 in council tax arrears over three years.
- Attended only 3 council meetings since being elected in May 2023 (missing 27 meetings).
- Criticism came from Lib Dem councillor David Whipp, highlighting his prior arrears of £1,700.

Councillor Resignation & Attendance Issues

- Pendle Borough Council confirmed his resignation via an internal email.
- The Vivary Bridge ward is already facing a by-election following the resignation of another Conservative councillor, Kieran McGladdery, over taxi safety concerns.
- A second by-election is expected, with the date yet to be confirmed.

Key Business Rates Forecast for 2025-26

- **Forecast Revenue:**
 - Local authorities in England are expected to collect an estimated **£27.7 billion** in net business rates for 2025-26 after reliefs and adjustments.
- **Relief Breakdown:**
 - Total reliefs forecast at **£7.4 billion**, comprising:
 - **Mandatory relief:** £5.7 billion (including charitable occupation, small business, and empty property relief).
 - **Discretionary relief:** £1.7 billion (notably retail, hospitality, and leisure relief).
- **Multipliers:**
 - **Small business multiplier:** Remains fixed at **49.9p**.
 - **Standard multiplier:** Increased from 54.6p to **55.5p**, reflecting CPI adjustments.

Key Business Rates Forecast for 2025-26

- **Decoupling of Multipliers:**
 - Since 2024-25, standard and small business multipliers are set separately, eliminating the previous 1.3p supplement used to fund small business relief.
- **Transitional Relief Adjustments:**
 - Post-2023 revaluation, transitional arrangements now fully funded by central government create a discontinuity with previous years, affecting direct year-to-year comparisons.
- **Data Comparability Challenges:**
 - Forecast data (NNDR1 forms) for 2024-25 and 2025-26 differ from outturn data (NNDR3 forms) used in earlier years.
 - One authority (Bromley) has not yet returned its NNDR1 form, minimally impacting totals.
- **Additional Adjustments:**
 - Accounting adjustments, appeals provisions, and other deductions (e.g. transitional protection payments) add complexity and limit straightforward comparisons over time.

Key Multipliers & Retail, Hospitality and Leisure Relief

- **Non-Domestic Rating Multipliers (2025/26):**
 - Standard multiplier: 55.5p (0.555)
 - Small business multiplier: 49.9p (0.499)
- **Retail, Hospitality and Leisure Relief:**
 - Eligible properties receive 40% relief, capped at £110,000 per business
 - Local authorities must include relief details in 2025/26 billing
- **Non-Domestic Rating (Multipliers and Private Schools) Bill:**
 - Passed final stages in the Commons on 15 January; now in the Lords
 - Billing authorities should prepare for potential software/operational updates
 - Removal of charitable rate relief for qualifying private schools expected from 1 April 2025 (subject to legislation)

Key Multipliers & Retail, Hospitality and Leisure Relief

- **Film Studios Business Rates Relief:**
 - Eligible film studios in England receive a 40% reduction on gross rates until 2034
 - Relief backdated to 1 April 2024; guidance outlines eligibility criteria
- **Business Rates Reform & Engagement:**
 - Government published a forward look on the reform timeline on 17 February
 - Ongoing engagement to support transition and update billing systems ahead of 2026/27
- **Additional Resources:**
 - Previous and archived business rates information letters available on GOV.UK for further details



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study



In
Partnership
with

**LA Directories
Limited**

“
**COUNCIL TAX REDUCTION
CLEAR & CONCISE**
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

Peter Davis, Marketing & Account Management

E: peter.davis@ladirectories.com

M: 07807 009 959

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.



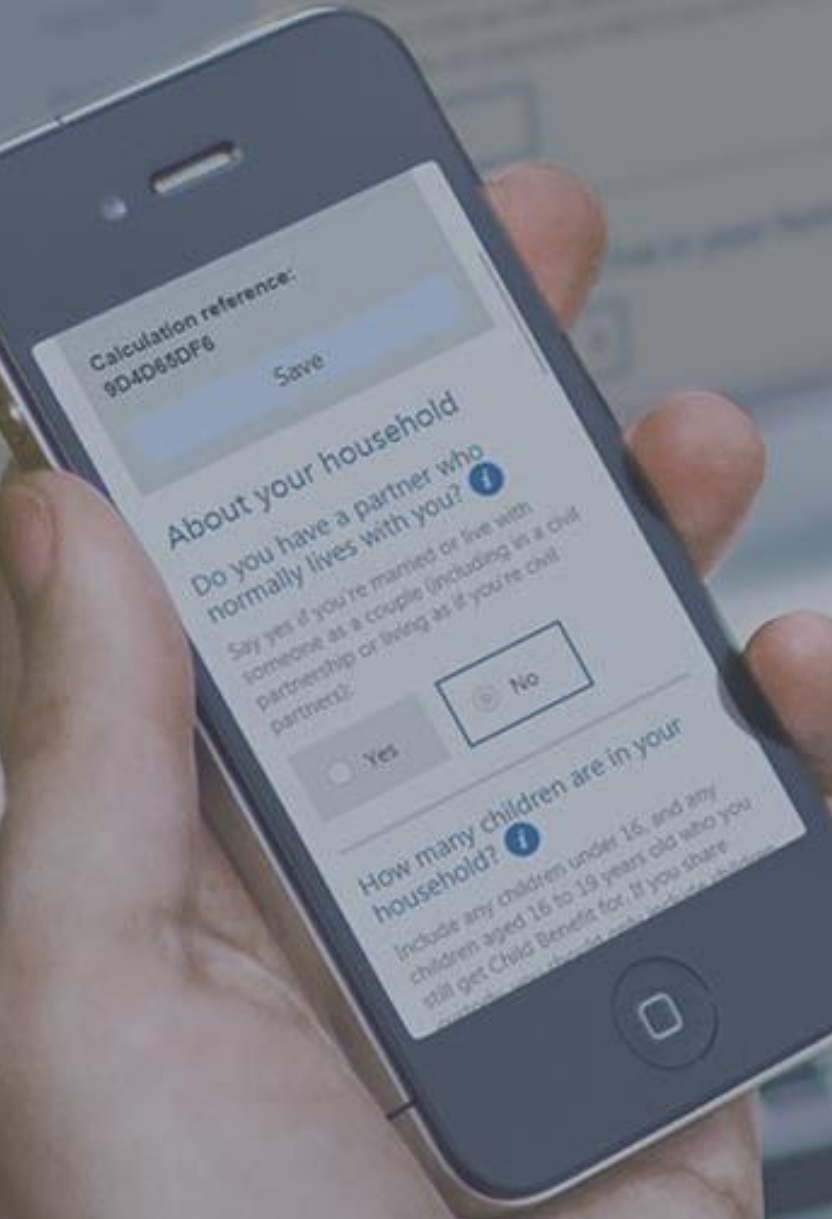
our customers:

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



Brighter Consumer Sentiment & Rising Hiring Trends

- The GfK Consumer Index improved from –22 in January to –20 in February, signalling growing optimism among households about their personal finances and the economic outlook.
- The Bank of England’s recent rate cut to 4.5% has helped lift consumer sentiment, though confidence remains low compared to historical highs.
- For the first time since June 2024, a REC survey shows companies increased hiring in January, with job postings rising by 7.2% and new job openings up 34.4% from December.
- Regional gains were broad, with the East Midlands leading (11.7% increase) and London the smallest (3.4%).



Brighter Consumer Sentiment & Rising Hiring Trends

- Despite these positive trends, official figures and some business groups continue to warn of a worsening job market amid rising costs and global uncertainties.
- Firms face pressure from upcoming increases in employers' National Insurance and the national minimum wage, alongside enhanced workers' rights, which could prompt layoffs or hiring freezes.
- Analysts remain divided over the potential economic rebound, with many expecting only gradual improvement despite stronger pay growth boosting household spending power.
- The recent hiring surge and improved consumer confidence offer a welcome boost for the Chancellor, even as challenges from inflation and external trade threats persist.



Inflation Accelerates & Economic Pressures Mount

- **CPI Data:**
 - January's CPI rose to 3%, up from 2.5% in December – exceeding the expected 2.8%.
 - Driven by higher prices for meat, bread, cereals, and a jump in private school fees (following VAT exemption withdrawal).
- **Sectoral Impact:**
 - Transport inflation reached its highest level since February 2023, with airline ticket price declines muted amid rising fuel costs.
 - Rising food and energy costs are eroding real wages and consumer spending power.



Inflation Accelerates & Economic Pressures Mount

- **Interest Rate Outlook:**
 - Investors now assess only a 15% chance of a March rate cut (down from 24%), though two more cuts are still expected later this year after the Bank of England reduced the base rate to 4.5%.
- **Government & Consumer Impact:**
 - Chancellor Rachel Reeves highlights that despite year-on-year real wage growth (extra £1,000 on average), many families are still struggling.
 - Telecom customers with Virgin Media O2 contracts (pre-9 January) face bill hikes up to 7.5% from April due to inflation-linked pricing, a practice now banned for new contracts by Ofcom.
- **Fiscal Concerns:**
 - A slower reduction in interest rates may increase borrowing costs, challenging the government's fiscal outlook as noted by the OBR.

Employer Concerns & Rising Redundancy Intentions

- **Record Redundancy Plans:**
 - CIPD survey (2,000 employers) finds redundancy intentions at the highest level in 10 years (excluding Covid).
 - 32% of employers plan to cut headcount or slow recruitment.
- **Drivers of Cost Increases:**
 - Rising employer National Insurance contributions and a 6.7% increase in the national living wage are key factors.
- **Mixed Economic Signals:**
 - Despite Britain narrowly avoiding recession in late 2024, expectations of rising inflation (from 2.5% to 2.8%) and unemployment (from 4.4% to 4.5%) add to the uncertainty.

Employer Concerns & Rising Redundancy Intentions

- **Tax Increases Under Autumn Budget:**
 - Upcoming tax rises from April, as announced by Rachel Reeves, are intensifying business concerns.
- **Small Business Confidence Plummets:**
 - FSB survey shows small firm confidence dropping from -24.4 to -64.5 points; worst scores in accommodation and food services (-111.0).
 - Many firms expect revenue declines in Q1 amid these cost pressures.
- **Sector-Specific Strains:**
 - The BBPA reports that six pubs are closing every week, leading to about 4,500 job losses and an extra £650m cost burden for the sector.
- **Policy Implications:**
 - Weakening business sentiment may complicate the Bank of England's interest rate outlook, as stronger wage growth risks further inflation.

Resilient Jobs Market & Strong Wage Growth

- **Stable Employment:** Unemployment remained steady at 4.4% over the three months to December, defying expectations of a rise to 4.5%.
- **Wage Increases:** Average weekly earnings grew by 6% in Q4 (up from 5.6% in November), with regular pay (excluding bonuses) rising from 5.6% to 5.9%.
- **Job Vacancies:** Vacancies ticked up slightly from 818,000 in December to 819,000 in January, remaining above pre-pandemic levels despite a gradual decline since 2022.

Resilient Jobs Market & Strong Wage Growth

- **Interest Rate Dilemma:** Robust wage growth, while boosting real disposable incomes (3.4% real-terms pay growth), poses a challenge for the Bank of England in a weak growth environment.
- **Cost Pressures on Employers:** Planned increases in employers' National Insurance contributions (£25bn boost) and a 6.7% rise in the minimum wage (from April) could force job cuts amid reduced business confidence.
- **Policy Uncertainties:** Concerns persist over the quality of official jobs statistics, leaving policymakers “flying blind” as they balance the risks of higher inflation with the need for rate cuts.

Devolution Priority Programme Consultations

The Ministry of Housing, Communities and Local Government has launched consultations for six areas under its Devolution Priority Programme.

The six areas are:

- Cumbria
- Cheshire and Warrington
- Norfolk and Suffolk
- Greater Essex
- Sussex and Brighton
- Hampshire and the Solent

Consultations cover proposals to establish mayoral combined authorities or mayoral combined county authorities, addressing proposed geographies and operational arrangements.

Devolution Priority Programme Consultations

Minister Jim McMahon emphasises shifting power from Whitehall to local regions as part of the government's Plan for Change.

The programme aims to equip local leaders with the tools to tackle regional priorities and unlock local potential.

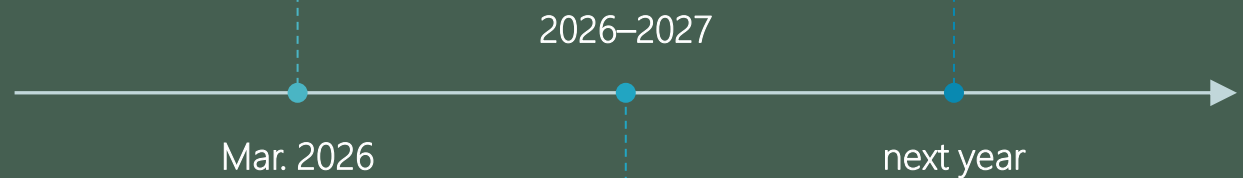
It bridges the gap between the English Devolution White Paper and the forthcoming English Devolution Bill.

Mayoral elections are planned for May 2026, and local residents are encouraged to contribute to the 'devolution revolution'.

SEND Deficit Crisis – Risk of Insolvency for Councils

Over half of councils supporting children with SEND warn they will become insolvent once the “statutory override” expires in March 2026.

High needs deficits are projected to hit £5 billion next year, despite councils being expected to spend £12 billion on SEND services.



The override currently keeps high needs deficits off their main revenue accounts; without it, 53% of councils cannot balance budgets in 2026/27, rising to 65% by 2028/29.

SEND Deficit Crisis – Risk of Insolvency for Councils

The Local Government Association (LGA) urges the Government to address this crisis in the upcoming Spending Review.

Recommended actions include writing off councils' high needs deficits and reforming the SEND system to enhance financial stability.

Since the 2014 Children and Families Act, EHCPs have risen by 140%, intensifying budget pressures.

A comprehensive reform plan is needed to boost inclusion in mainstream education and expand capacity in early years and college settings.

Gwynedd Council's Measures & Impact on House Prices

New Interventions:

Planning permission now required to convert residential properties into second homes/holiday lets.

Council tax premium on second homes raised from 100% to 150%.

Market Outcome:

House prices in Gwynedd fell by over 12% year-on-year – the biggest annual drop in the Principality Building Society's Wales House Price Index (Q4 2024).

Overall, the average house price in Wales remains broadly flat at around £233,194.



Gwynedd Council's Measures & Impact on House Prices

Affordability & Supply:

Council aims to boost affordable, high-quality homes for locals; over 65% of Gwynedd's residents are currently priced out of the market.

Increased revenue from the tax premium is reinvested in new housing developments, supported accommodation, and grants/loans for local buyers.

Market & Community Sentiment:

Homeowners like Tom Williams report difficulty selling second homes, prompting price cuts (e.g., a £40,000 reduction).

Estate agents describe a mixed market with more properties coming on to the market, though second home prices remain beyond local affordability.

Comparative Trends:

Other areas in Wales show varied trends, with Pembrokeshire prices falling 8.9% and Carmarthenshire rising 9.2% as councils adjust their premiums differently.



Corporate-Led Build-to-Rent Sector – Growth & Demographics

- The BTR sector now accounts for 20% of new homes built in the UK – nearly 30% in London.
- Dominated by corporate landlords, with four of the top five operators backed by private equity and several based overseas.
- Almost 90% of BTR properties are occupied by couples, flatshares, or single individuals, whereas one in four households in the broader private rented sector are families.
- BTR developments often offer rapid placemaking and quicker occupancy, key for sites where letting properties is faster than selling.

Corporate-Led Build-to-Rent Sector – Growth & Demographics

- The sector is central to Labour’s housing strategy to build at least 1.5m new homes by the end of the parliament.
- Corporate landlords could secure large tracts of public land in Labour’s 12 new towns, potentially delivering up to a fifth of 10,000 properties per town.
- Concerns persist that a focus on profit-seeking investors may sideline families and exacerbate issues of unaffordability and insecurity.
- The think tank calls for ministers to control BTR profits on publicly designated land as part of a broader response to the housing crisis.

Universal Credit Growth & Household Trends

- **Claimant Numbers:**
 - 7.5 million people on Universal Credit in January 2025 (up from 6.4m in January 2024).
- **Weekly Activity:**
 - Average of 47,000 new claims and 39,000 claim starts per week in January 2025, slightly lower than January 2024.
- **Household Overview (Nov 2024):**
 - 6.2 million households on Universal Credit, with 91% (5.6m) receiving payments.
 - Households with children account for over 52% of those receiving payments.
 - 177,000 households receive the Universal Credit childcare element.

Universal Credit Growth & Household Trends

- **Ethnicity Breakdown (Jan 2025):**
 - 76.2% White
 - 10.4% Asian/Asian British
 - 6.0% Black/African/Caribbean/Black British
 - 2.9% Mixed/Multiple Ethnic groups
 - 4.4% Other Ethnic groups
- **Conditionality & Deductions:**
 - 42% of claimants are in the 'no work requirements' conditionality regime, with this proportion continuing to rise.
 - Approximately 2.8 million households (45% of all Universal Credit households) had one or more deductions from their entitlement in November 2024.

Overview of Migration Notices for Universal Credit

- **Scope & Representativeness:**
 - Households sent migration notices so far may not be fully representative, as most have been tax credit households—differing from the broader legacy benefit customer base.
- **Statistics (July 2022 – December 2024):**
 - **1,598,841 individuals in 1,124,773 households** received migration notices.
 - **1,068,332 individuals in 763,014 households** have made a claim to Universal Credit.

Overview of Migration Notices for Universal Credit

- **Claims & Transitional Support:**
 - **399,741 households** that claimed Universal Credit have been awarded transitional protection.
 - **174,576 individuals** remain in the “Move to UC” process.
- **Legacy Benefit Closures:**
 - **355,940 individuals** did not claim UC and had their legacy benefits closed.
- **Overall Conversion Rate (up to August 2024):**
 - **76%** of households sent migration notices made a claim to UC; **24%** did not, leading to legacy benefit termination.

Sanction Rates & Conditionality (Nov 2024)

- **Overall Sanction Rate:**
 - 5.5% of Universal Credit claimants in sanctionable conditionality regimes were under sanction on the count date.
 - This rate is down 0.1 percentage points from August 2024 and 1.6 percentage points lower than 12 months ago.
- **Conditionality Coverage:**
 - 28.7% of UC claimants are in regimes where sanctions can be applied.
- **Primary Sanction Cause:**
 - Failure to attend or participate in mandatory interviews accounted for 91.7% of adverse sanction decisions over the last year (91.1% in the latest quarter).

Sanction Rates & Conditionality (Nov 2024)

■ Sanction Durations & Ethnicity Insights

• Sanction Durations:

- 22,000 completed sanctions fell within the 4 to 13 weeks duration band.
- 3,500 completed sanctions lasted over 26 weeks.

• Ethnicity Comparisons (Relative to White Claimants):

- **Black/Black British/African/Caribbean:** No meaningful difference in sanction rate.
- **Mixed/Multiple Ethnic Groups:** 29% more likely to experience a sanction.
- **Asian/Asian British:** 29% less likely to be sanctioned.
- **Other Ethnic Groups:** 26% less likely to face a sanction.

• Additional Notes:

- Data are subject to retrospective changes; next update due 13 May 2025.

Increased Home Visits for Universal Credit Migration

- The DWP has doubled home visits from 15,000 to 30,000 per month by increasing visiting officers from 350 to 700.
- These visits are part of the "Managed Migration" process to move claimants from legacy benefits (e.g. Housing Benefit, ESA, JSA, Child and Working Tax Credits, Income Support) to Universal Credit.
- DWP officers visit claimants who have been invited to apply for Universal Credit but have not responded, or who need extra help with their application.
- Upon receiving a migration notice, claimants have a three-month deadline to start claiming Universal Credit before their existing benefits are stopped.

Increased Home Visits for Universal Credit Migration

- Around 69,000 claimants have already received "enhanced support" via home visits, particularly for those on ESA.
- If a claim is not made by week 12 after the migration notice, enhanced support, including further home visits, will be provided.
- The DWP is also experimenting with deploying visiting officers to additional locations to offer support beyond individual home visits.
- The aim is to ensure vulnerable claimants make a safe and smooth transition to Universal Credit while improving overall service accessibility.

Bank Check Limitations in Benefit Monitoring

- **Fixed Capital Thresholds:**
 - The system monitors savings against a fixed capital ceiling of £16,000 (with savings between £6,000 and £16,000 treated as a notional income source).
- **Narrow Focus:**
 - Applies only to funds held in bank accounts and specified online platforms (e.g. PayPal), potentially missing other forms of capital.
- **Notional Income Method:**
 - Calculations deduct a standard amount (£4.35/month per £250 over £6,000) that may not accurately reflect actual income generated, risking over-penalisation.

Bank Check Limitations in Benefit Monitoring

- **Risk of 'Deprivation of Capital':**
 - Claimants attempting to lower bank balances through non-essential spending or gifting may still be penalised, as the DWP treats such actions as retention of capital.
- **Inflexibility in Assessment:**
 - A one-size-fits-all threshold may not account for individual circumstances or fluctuating financial situations, leading to potential disputes and inaccuracies.
- **Limited Fraud Recovery Scope:**
 - While aiming to recoup up to £1.5bn over five years, the approach is limited by its focus solely on visible bank balances, missing broader systemic issues.
- **Challenges for Vulnerable Claimants:**
 - Strict monitoring and rigid limits could disproportionately affect those with unpredictable finances, undermining the system's fairness.

DWP Response To OSR— Overview & Context

- **OSR Report Review:**
 - The Office for Statistics Regulation (OSR) scrutinised the DWP Benefits Statistical Summary, raising concerns about methodology, clarity, and data presentation.
 - The report highlighted areas where the statistical summary could be improved to better reflect policy changes and data accuracy.
- **DWP's Acknowledgement:**
 - The DWP's response recognises these issues and provides detailed clarifications on how the benefits data is compiled and adjusted.
 - It reaffirms the department's commitment to rigorous statistical practices and transparency.

DWP Response To OSR— Overview & Context

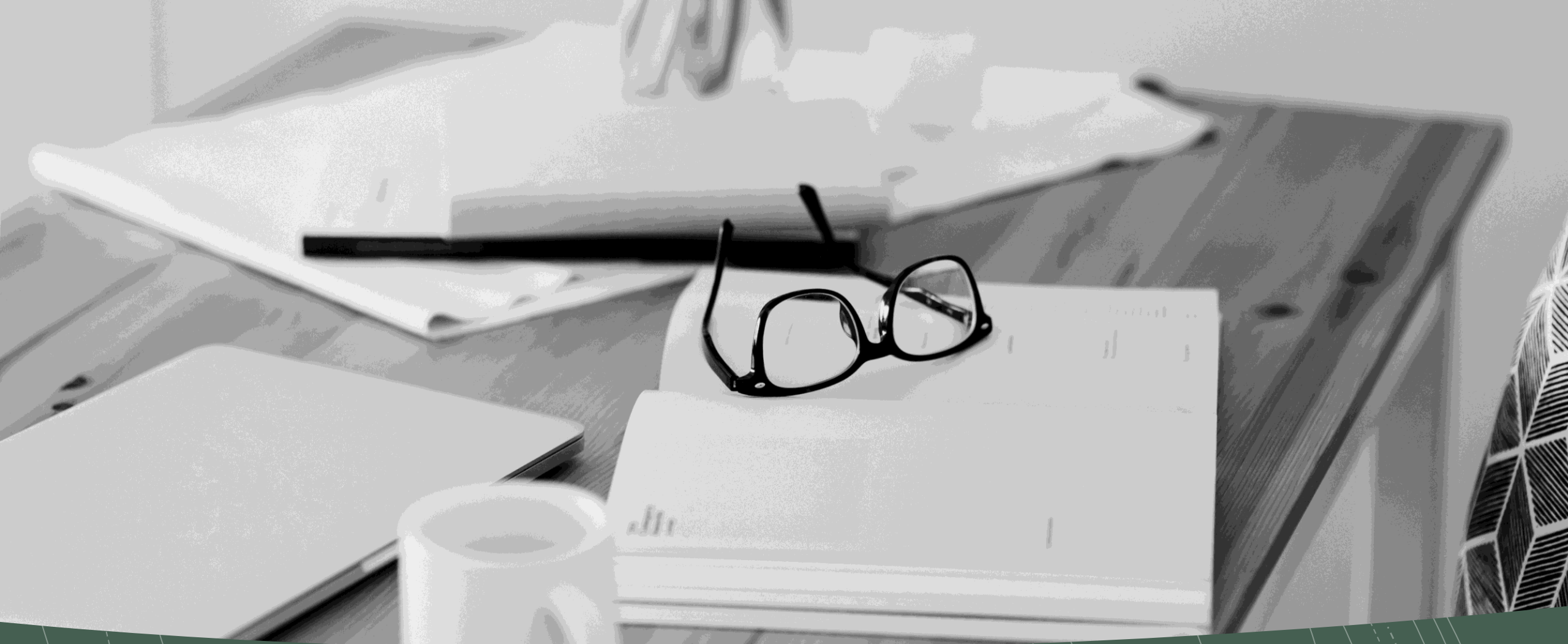
- **Improved Documentation & Clarity:**
 - Enhanced explanation of data adjustments and methodologies to ensure that the impacts of policy changes are clearly communicated.
 - Better alignment of statistical outputs with the evolving benefits framework.
- **Ongoing Engagement & Updates:**
 - Commitment to regular updates and continuous dialogue with the OSR to address any emerging concerns.
 - Future plans include refining the statistical summary and improving the timeliness and accuracy of published benefits data, to support informed policymaking and public trust.

Quote of the Week

“While deficits are often inflationary and always pernicious, curing them by raising taxes is equivalent to curing an illness by shooting the patient.” - Murray Rothbard

Murray Rothbard was an American economist, historian, and political theorist who was a central figure in the 20th-century American libertarian movement. He was a leading advocate of anarcho-capitalism and wrote extensively on political theory, history, and economics.





Additional Ideas and Analysis



114 Watch

- Councils reporting their struggling budgets



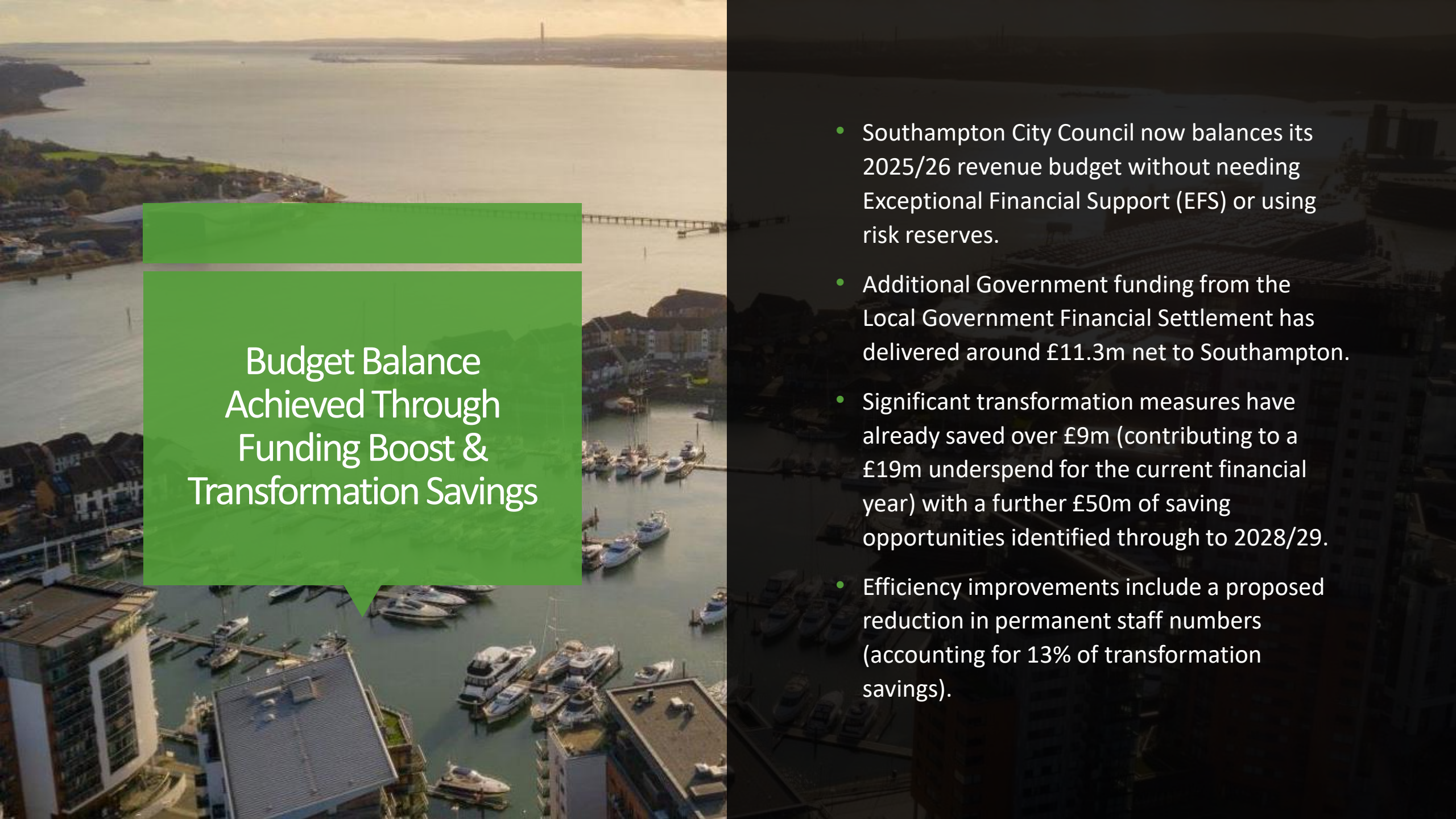
- Record 30 English local authorities granted “bailouts” to collectively borrow £1.5bn, helping to plug budget gaps caused by chronic underfunding and rising social care demand.
- Ministers advised councils to avoid selling prized assets such as historic buildings, parks, and allotments.
- Birmingham, Bradford, and Windsor & Maidenhead each permitted to borrow over £100m this year, with up to 10% increases in council tax bills allowed.
- Six councils—Birmingham, Croydon, Nottingham, Slough, Thurrock, and Woking—already in special measures receive further financial support.



- Emergency Financial Support (EFS) packages enable councils to take capital loans for revenue spending, with repayment planned through asset sales and cuts to frontline services.
- For the first time, conditions bar the sale of “community and heritage assets” (parks, golf courses, artworks) to preserve local legacies.
- A 50% year-on-year increase in EFS packages, with London authorities rising from 2 to 7, highlights the severity of municipal financial pressures.
- Government officials stress a partnership approach and long-term stability, but critics warn that loading councils with debt is a short-term fix that may undermine future local government finance without reforms to council tax.



- Birmingham
- Bradford
- Windsor and Maidenhead
- Croydon
- Nottingham
- Slough
- Thurrock
- Woking
- Newham
- Shropshire
- Swindon
- Trafford
- West Berkshire
- Wirral
- Enfield
- Halton
- Barnet
- Solihull
- Worcestershire
- Worthing

An aerial photograph of Southampton harbor, showing numerous boats docked at piers and buildings along the waterfront. A large green semi-transparent box is overlaid on the left side of the image, containing white text. The background is slightly dimmed to make the text stand out.

Budget Balance Achieved Through Funding Boost & Transformation Savings

- Southampton City Council now balances its 2025/26 revenue budget without needing Exceptional Financial Support (EFS) or using risk reserves.
- Additional Government funding from the Local Government Financial Settlement has delivered around £11.3m net to Southampton.
- Significant transformation measures have already saved over £9m (contributing to a £19m underspend for the current financial year) with a further £50m of saving opportunities identified through to 2028/29.
- Efficiency improvements include a proposed reduction in permanent staff numbers (accounting for 13% of transformation savings).



Budget Balance Achieved Through Funding Boost & Transformation Savings

- Despite balancing the budget for day-to-day expenditure, the council remains in a challenging financial position and carries considerable risk.
- An extension of EFS into 2025/26 has been requested to cover costs related to equal pay, transformation, and restructuring using unused components from 2024/25.
- The council's medium-term financial strategy aims to achieve further savings of £34.5m in 2025/26 while directorates absorb pressures within their cash-limited budgets.
- Continued efficiency and growth are essential to remove the underlying structural deficit and safeguard future financial stability.

The background image shows a bronze equestrian statue of a man on a horse, set on a stone pedestal. The statue is positioned in front of a building with a dark timber frame and white panels. To the left, the building is partially obscured by scaffolding, indicating ongoing construction or renovation. The sky is overcast. The text 'Wolverhampton Council Budget Adjustments' is overlaid on a green semi-transparent box on the left side of the image. The pedestal of the statue has an inscription: 'ERECTED BY SUBSCRIPTION INAUGURATED BY THE QUEEN NOVEMBER 1866'. A sign for 'YORKSHIRE BUILDING SOCIETY' is visible on the building behind the statue.

Wolverhampton Council Budget Adjustments

- Council expects to balance its 2025/26 budget, cutting its savings target from £32.6m to £17.2m by 2026/27—almost halving planned savings.
- Increased Government funding has contributed to reducing the council's deficit, with the final local government finance settlement of £69bn delivering a 6.8% cash-terms boost in core spending power.
- Between 2010 and 2024, the council's core spending power fell by 17.4% (in real terms), and settlement funding dropped by an estimated 63.6%.



Wolverhampton Council Budget Adjustments

- The report highlights major challenges ahead, citing rising demand in adult social care, temporary accommodation, SEND, and children's social care, coupled with high inflation.
- Emphasis on the need for continual innovation and efficiency improvements to meet service standards.
- Council leader Stephen Simkins acknowledges the hard work behind the savings measures and extra funding, stressing that difficult decisions still lie ahead to invest more in services that matter to residents.




Funding Review Threat & Financial Challenges

- A Government review of local authority funding, announced by Deputy PM Angela Rayner, aims to overhaul the system and address “creaking public services”.
- North Yorkshire Council faces further financial pain after losing £14.3m from the cancelled rural services delivery grant.
- At the 2025/26 budget meeting, Cllr Gareth Dadd warned that the spending review poses the biggest threat over the next 12 months, potentially undermining the council’s four-year plan.
- Opposition councillors criticised the last-minute amendment adding a funding caveat, accusing it of politicising financial challenges.




Funding Review Threat & Financial Challenges

- The council's plan for 2025/26 outlines ambitious projects (Harrogate, Skipton and Selby Gateway, Catterick Garrison Town Centre, Scarborough Harbour West Pier Regeneration) alongside targets for new affordable homes, net zero, and enhanced transport and broadband.
- The Government review is expected to conclude in late spring, delivering a multi-year funding settlement and reforms in 2026/27.
- The Ministry for Housing, Communities and Local Government has confirmed up to £69bn in funding in England—including £2bn additional grants—providing North Yorkshire Council with an increase of up to £27 per head and a total of up to £689.1m, though risks remain if further cuts occur.



Proposed Leisure Centre Closures

- West Lancashire Council plans to permanently close two leisure centres – Park Pool in Ormskirk and Nye Bevan in Skelmersdale – to save costs.
- A recent council report revealed that keeping both swimming pools open would cost over £1m next year, even with reduced hours or higher membership fees.
- The closures aim to reduce the required savings in future budgets and maintain balanced accounts while preserving adequate reserve levels.



Proposed Leisure Centre Closures

- Despite strong local opposition – evidenced by a petition with over 6,000 signatures – councillors are set to vote on the closures next week.
- The council intends to replace the closed pools with modern leisure facilities funded through capital projects.
- The proposal has sparked political tension, with three Labour councillors turning independent and a "no confidence" motion narrowly defeated.
- Councillor Carl Coughlan emphasised there's "no money left" to subsidise the current centres and stressed the goal of creating financially sustainable services.



Financial Turnaround & Cost-Cutting Measures

- **£51m in Savings Identified:** Shropshire Council, once “unbelievably close” to bankruptcy, has found over £51m to balance its 2025/26 budget.
- **Staff and Management Cuts:**
 - Reduction in senior management roles from 20 to 12.5, saving £1.136m.
 - Axing 540 posts from a 3,500-strong workforce, contributing £27m in savings.
- **Capitalisation Direction:**
 - The council has applied for a capitalisation direction to sell assets or borrow funds for its transformation programme (e.g., redundancy, consultancy fees).
- **Progress Since 2010:** Hundreds of millions saved since 2010, bolstered by the move to smaller, cost-effective offices.



Financial Turnaround & Cost-Cutting Measures

- **Balanced Budget & Service Stability:**
 - The new budget will not affect three-weekly bin collections or the existing £56 garden waste charge for 2025/26.
 - The council's balanced budget reflects a strong focus on efficiency and innovation amid challenging financial conditions.
- **Enhanced Enforcement & Collaborative Savings:**
 - Increased enforcement on illegal parking, littering, and dog fouling.
 - Partnerships with town and parish councils to manage green spaces, boost foster care, and review highways and outdoor services.
- **Next Steps:**
 - Budget papers to be discussed at the full council meeting on 27 February.
 - A contingency (Plan B) is in place if the Government rejects the capitalisation direction request.



Overview of the 10% Council Tax Increase

- East Lothian Council is the first Scottish authority to approve a double-digit council tax rise.
- The 10% increase is implemented as the SNP government's flagship freeze on the levy ends in April.
- Council leader Norman Hampshire stated the rise is necessary to maintain essential services, protect vulnerable residents, and give children the best start in life.
- The 2025/26 budget passed with strong cross-party support (17 votes in favour, 4 against), driven by financial pressures from a growing population, economic challenges, and rising national policy expectations.



Overview of the 10% Council Tax Increase

Breakdown of Council Tax Increases by Band

- **Band A (£957.08 2024/25 rate):** +£1.84/week, +£7.98/month
- **Band B (£1,116.59 2024/25 rate):** +£2.15/week, +£9.31/month
- **Band C (£1,276.10 2024/25 rate):** +£2.45/week, +£10.63/month
- **Band D (£1,435.62 2024/25 rate):** +£2.76/week, +£11.96/month
- **Band E (£1,886.24 2024/25 rate):** +£3.63/week, +£15.72/month
- **Band F (£2,332.88 2024/25 rate):** +£4.49/week, +£19.44/month
- **Band G (£2,811.42 2024/25 rate):** +£5.41/week, +£23.43/month
- **Band H (£3,517.26 2024/25 rate):** +£6.76/week, +£29.31/month



Legal Issues of Note

Case Overview & Findings

- **Fines and Offences:**
 - Landlord Charles Egbiremolen fined £37,000 in fines and costs.
 - Convicted on 9 offences, including operating without a licence and breaching safety standards.
- **Property Conditions:**
 - 3-bedroom linked terrace in Edgware converted into eight bedsits, housing 18 tenants (including children and infants).
 - Extreme overcrowding: one room shared by six people (infants included) and another room of only 7.8m² occupied by two tenants.
 - Property in disrepair with inadequate fire alarms, no safe escape route, and a rear garden cluttered with waste and debris.

Case Overview & Findings

- **Court Proceedings:**
 - Found guilty at Willesden Magistrates Court on 25 November 2024 and sentenced on 5 February 2025.
- **Regulatory Message:**
 - Barnet Council warns that landlords convicted of such breaches will likely no longer be deemed “fit and proper” to manage licensable HMOs.
 - Landlords failing to licence or maintain HMOs risk penalty notices of up to £30,000 per offence.
 - The council emphasises that tenant safety and compliance with regulations are paramount.

FTS/LTC/CT/23/
00367

Case Background & Documentation

- **Reference:** Chamber Ref: FTS/LTC/CT/23/00367
- **Property & Parties:**
 - 36 Crescent Road, Lundin Links, Leven, KY8 6AE
 - Appellant: Janet McCormick
 - Assessor for Fife Council
 - Tribunal Member: Jacqui Taylor (Temporary Chamber President)
- **Timeline:**
 - Appellant became the council tax payer on 4 April 2007
 - Proposal to amend the Council Tax Valuation List sent on 6 April 2018
 - Assessor's decision on 23 May 2018 declared the Proposal invalid due to late submission
 - Appeals submitted on 12 and 27 June 2018 and transferred to the Local Taxation Chamber
- **Documents Lodged:**
 - Copy of the Proposal and the Assessor's decision
 - Appellant's appeal letters and written representations (including one dated 6 July 2023)
 - Assessor's representations, referencing a 21 September 2012 Court of Session decision

FTS/LTC/CT/23/
00367

- **Decision:**
 - The Tribunal disposed of the appeal on the basis of written representations under Rule 9(2)
 - A verbal proposal made in April 2007 was rejected as Regulation 6(1) requires a written proposal
 - The Proposal from 6 April 2018 was submitted over six months after the appellant became liable and was not lodged in time (Regulation 5(5))
 - The Tribunal has no discretion to waive these statutory time limits, and thus, the appeal was dismissed
- **Right of Appeal:**
 - Under Section 46 of the Tribunal (Scotland) Act 2014, an aggrieved party may appeal on a point of law to the Upper Tribunal for Scotland (with permission, within 30 days of the decision)

EA/2018/0055

Background, Parties & FOI Request

- **Appeal Reference & Hearing:**
 - EA/2018/0055, heard at Sheffield Magistrates Court (7–10 October 2019)
- **Parties:**
 - **Appellant:** Sheffield City Council (represented by Mr Knight, Counsel)
 - **First Respondent:** The Information Commissioner (represented by Ms Kelsey, Counsel)
 - **Second Respondent:** Gavin Chait (in person)
- **Factual Overview:**
 - Mr Gavin Chait, an economic development researcher at Whythawk, made an FOI request on 30 March 2017.
 - The request sought a comprehensive, up-to-date list of business (non-residential) property rates data (including billing reference, trading name, full address, occupancy status, vacancy dates, and annual rates).
 - A similar request in February 2016 had been refused, with an internal review upholding that decision.

EA/2018/0055

- **Decision Summary:**
 - The appeal is allowed against decision notice FS50681336, and a substitute decision notice is issued.
 - **Sheffield City Council was entitled to refuse disclosure on the following grounds:**
 - **s 31(1)(a):** To prevent prejudice to the prevention of crime (e.g. facilitating rates fraud, illegal raves, urban exploring, and related property crimes).
 - **s 41:** To maintain taxpayer confidentiality.
 - **s 40(2):** In respect of personal data relating to sole traders or partnerships.
 - The refusal on the grounds of **s 31(1)(d)** (relating to tax assessment/collection) was not supported.
- **Key Considerations:**
 - Disclosure would have made it significantly easier for criminals to target vacant properties and commit fraud.
 - The public interest in protecting confidential taxpayer information outweighs the limited public benefit of a full data release.
 - Alternative, controlled routes exist for researchers to access the necessary information without a full public disclosure

LC-2024-656

- **Parties & Property:**
 - **Claimant:** Bank of Scotland PLC
 - **Acquiring Authority:** Burnley Borough Council
 - **Property:** 11 Kay Street, Padiham, Burnley, BB12 8PJ – a two-bedroom, two-storey end-of-terrace dwelling
 - **Mortgagor:** Ms Patricia Ann Plummer (absent; non-participatory in proceedings)
- **Key Chronology & Facts:**
 - **2005:** Ms Plummer acquired the leasehold and granted a first legal charge to the bank
 - **2016:** Property became vacant and subsequently fell into disrepair
 - **2022–2023:** Burnley Borough Council served a compulsory purchase order to renovate the property for residential use; the property vested in the authority on 2 May 2023
 - **Valuation:**
 - Council's valuation report assessed the market value at £35,000 (reflecting significant disrepair and structural issues)
 - An external report initially estimated £78,000 in assumed good repair, but subsequent inspections confirmed the lower valuation

LC-2024-656

- **Legal Framework & Issue:**

- Determination made under the Tribunal's written representations procedure
- Governed by Section 15 of the Compulsory Purchase Act 1965
- Issue: Compensation agreed (£35,000) does not cover the outstanding mortgage debt, and the absent mortgagor's non-participation prevents a negotiated settlement

- **Key Findings & Decision:**

- Evidence confirmed that the property's condition (water ingress, structural cracking, internal disrepair) justifies a market value of £35,000
- The Tribunal determined that compensation of £35,000, plus statutory interest (from the vesting date), is payable to the bank in part satisfaction of the mortgage debt

- **Right of Appeal:**

- Any party may appeal on a point of law to the Court of Appeal, subject to obtaining permission within the prescribed timeframe



Job Adverts From Business Smart Solutions



Your Revenues and Benefits Recruitment Partner





We've teamed up with
JUST ONE Tree to plant
❖ 1000 TREES



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



Housing Benefit Appeals Officer Academy

Long Term | £30ph (umbrella) | Remote

Rate: £30.00 per hour (umbrella)

Term: Ongoing/Long-term

Location: Fully remote

Our good client is seeking a fully-remote, part-time Housing Benefit / Council Tax Reduction Appeals Officer.

This is an ideal second income for someone wanting a fully flexible 2nd job to top-up their income.

Receive, acknowledge, review and determine Benefit applications for revision or supersession and/or Appeals made by customers, agents landlords in accordance with the Decisions & Appeals

Prepare cases for submission to the Tribunals Service/Valuation Tribunal



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
- Extensive knowledge of the Housing Benefit Regulations 1999 and Decisions & Appeals Regulations 2001
- A proven track record of preparing appeal submissions and presenting in front of a Tribunal

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



Housing Benefit Subsidy Officer (Capita/Academy)

3 months | £35ph (umbrella) | Remote

Our good client is seeking a Housing Benefit Subsidy Officer to assist with Workbooks/CAKE assurance testing.

This is a fully remote role, available on a full-time or part-time basis.

Hours: Ideally 37 hours per week/flexible working
Salary: £35.00 per hour (umbrella)

Contract Length: 3 months initially
Location: Fully remote



What we're looking for

- A minimum of 3 years experience of Capita
- A minimum of 5 years experience of Housing Benefit Subsidy
- High level of literacy to read, understand and interpret legislation and case law
- IRRV Benefits Technician or full IRRV (advantageous)

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



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



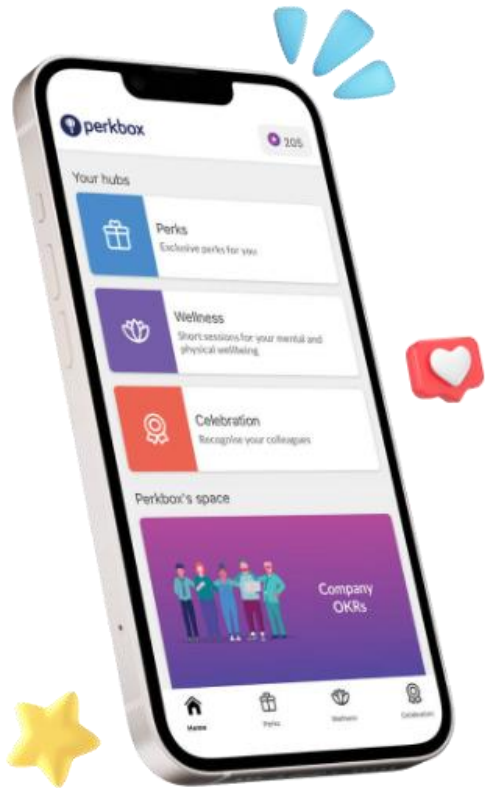
At BSS, we are dedicated to simplifying your contractor journey by providing you with efficient, tailored payroll solutions.

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.

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

In Partnership With



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

Previous Recordings





VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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).
- 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

inbest

Dates where there will be no sessions



21 April 2025

• Easter

5 May 2025

• May Bank Holiday

26 May 2025

• Spring Bank Holiday

26 Jun 2025

• Conference week

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



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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>

Resolution Foundation Blogs & Reports

Money, money, money: The shifting mix of income sources for poorer households over the last 30 years by [Lalitha Try](#)

- <https://www.resolutionfoundation.org/publications/money-money-money/>

The Resolution Foundation Housing Outlook Q1 2025 by Cara Pacitti

- <https://www.resolutionfoundation.org/publications/housing-outlook-q1-2025/>

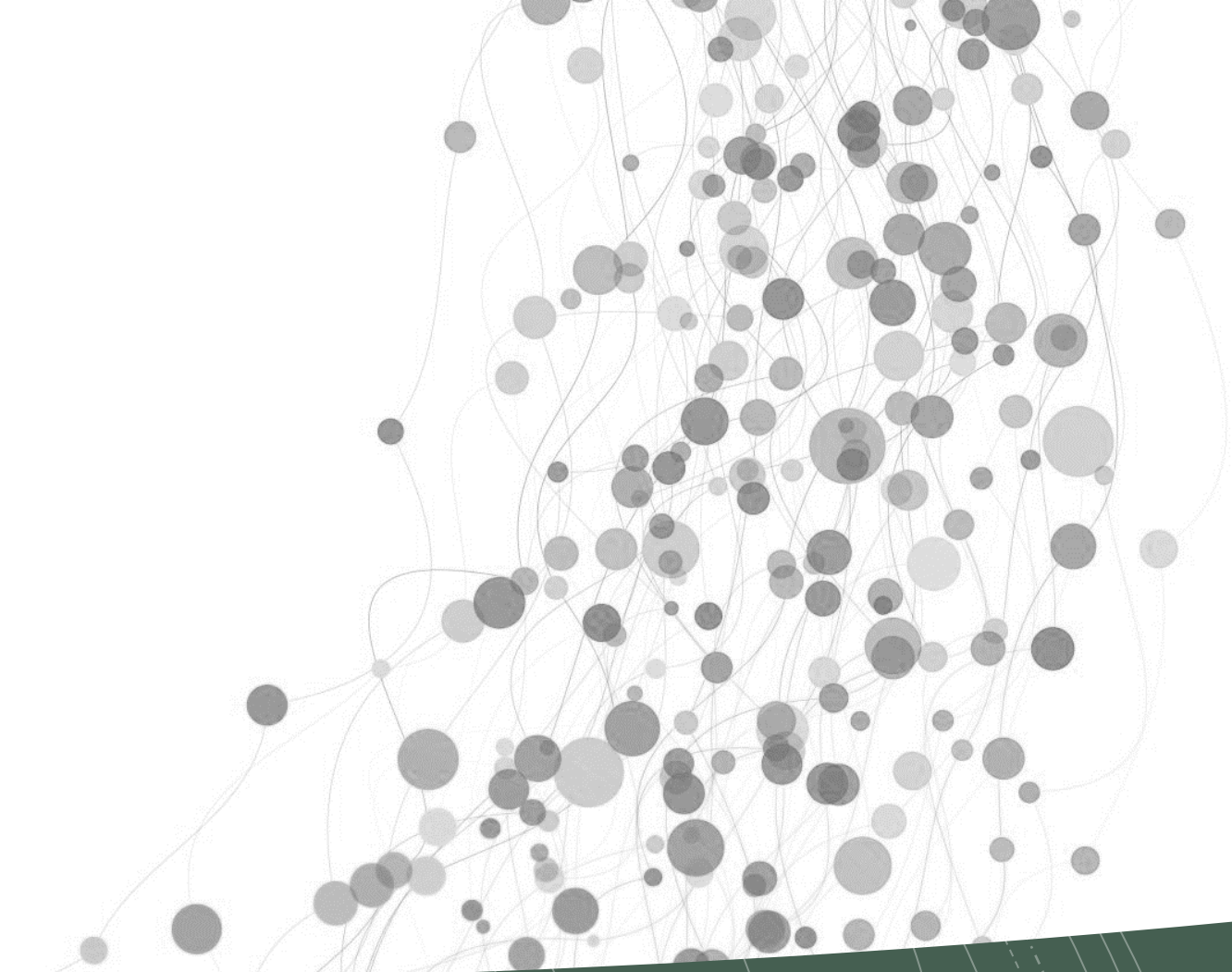
Whose price is it anyway?
Comparing the spending power of low-to-middle income families in Britain and abroad by Zaynah Janan & Simon Pittaway

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

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 / 2 April 2025 12pm



Public
Finance

CIPFA

Liberata



FREE Webinar: Crisis, Cuts & Community: Rethinking Local Tax & Support in the 114 Era

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://tinyurl.com/VNCTR>

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 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.