



In  
Partnership  
with

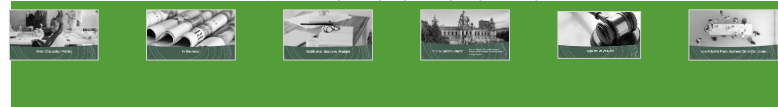
LA Directories  
Limited



(c) 2025 Visionary Network Ltd. All Rights Reserved

# Revenues and Benefits Discussion Group

16 June 2025



# Meet the panel

(not everyone is available every week)

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

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, Slough Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Independent Contractor
- 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
- Julie Smethurst, Tameside Council
- Rachael Walker, The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Liz Whitehead-Davis, Hexagon Housing

# CIPFA

## PUBLIC FINANCE

# LIVE

24/25 June Birmingham  
ICC  
Come and see us on  
**Stand 34**



A VISIONARY NETWORK PARTNER  
ENHANCING PUBLIC SERVICES VIA INNOVATION, COLLABORATION, AND SHARED VALUES.

**At the Visionary Network Partnership Hub,** we're hosting **Pop-Up Consultancies** – short, focused, and completely free sessions where you can get professional advice, test ideas, and talk through the issues that matter most.

You'll find:

- **Malcolm Gardner (Visionary Network)** – on Council Tax Reduction Schemes: redesigns, analysis support and how AI is shaping scheme administration.
- **Peter Carter (Inbest.ai)** – on income maximisation and CTR modelling that make a difference.
- **Fiona Monk (Fiona Monk Consultancy)** – on supporting vulnerable citizens in a world of tightening budgets and system-wide change.
- **Tracey Stone (Welfare Together)** – on delivering ethical collections and supporting your customers through challenging times.
- **Kevin Stewart (Visionary Network & LA Directories)** – on departmental budgets, grant funding, subsidies and training strategies, including those on supported accommodation and HB subsidy.
- **John O'Neil (Liberata)** – on performance management, resource planning and using AI to connect decision-making.



# Discussion Points

## Spending review

### Briefing on the Spending Review

Paul Howarth

### Some specifics

Malcolm Gardner

### DHP Mid-Year Spending – Administrative Overview

- 311 of 318 local authorities reported data (England and Wales)
- 47% of annual DHP allocation spent in first half of 2024/25 (down from 51% in 2023/24)
- Variation in spending levels across councils:
  - 38% spent less than 40% of allocation.
  - 48% spent 40% to 60% of allocation.
  - 15% spent over 60% of allocation.
- 75,715 DHP awards made during the reporting period.

## Other

### Committee Probe into £737 M Shortfall – Admin Impacts

House of Commons Work and Pensions Select Committee

- **Scale of shortfall**
  - DWP reportedly under-funded councils by £737.3 million over the past five years
  - Based on LGA research, the discrepancy arises because councils use 2011 Local Housing Allowance (LHA) rates – not updated to reflect current rental market.
- **Financial formula disparity**
  - Individuals receive 30 % of 2024 private rental levels in Housing Benefit, but councils are reimbursed at 2011 LHA, equating to only ~90 % of those historical rates
  - ONS data shows private rent rose by nearly 25 % between 2015 and 2024
- **Administrative workload escalation**
  - Councils must attend the **Work & Pensions Committee hearing** (18 June 2025) and prepare briefing materials
  - Legal and finance teams must analyse historical claims, calculate discrepancies, and seek potential recovery or policy changes.
  - Cross-authority coordination required to build a unified case on systemic underfunding.

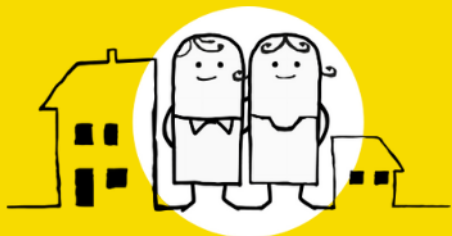
### Leeds Council Tax Write-Offs – Administrative Overview

- Leeds City Council writing off £655,300 in unpaid council tax.
- Debts date back over a decade: £311,900 from 2010-11, £344,000 from 2011-12.
- Write-offs represent approx. 0.1% of total council tax liability.
- Debts written off following detailed individual reviews: Bankruptcies with no assets, Debtor deceased, Debtor untraceable or no means to pay.

### Means-Testing Winter Fuel Payment – Administrative Changes

- From Winter 2025, Winter Fuel Payment (WFP) will remain universal at point of payment but clawed back via the tax system for individuals earning over £35,000 taxable income (England and Wales only).
- Those receiving Pension Credit or other means-tested benefits remain fully eligible.
- Opt-out option available for those who do not wish to receive WFP.
- Taxable income assessed includes wide range of sources (earnings, pensions, rental income, benefits).
- **Payments:**
  - £200 for those under 80 living alone.
  - £300 for those 80 or over living alone.
  - Different treatment for shared households.

# 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

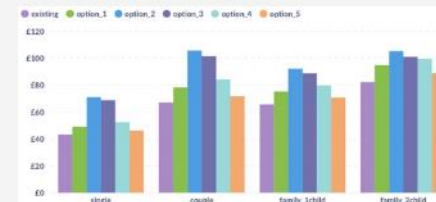
### Total annual cost options



### 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

MALG  
MEMBER

- Malcolm Gardner, Visionary Network Director
- 07946800171  
[mg@malcolmgardner.com](mailto:mg@malcolmgardner.com)  
Book a meeting with Malcolm: [Book Time with MG](#)



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](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

# Briefing on the Spending Review

Paul Howarth

# What is a Spending Review?

- Allocation of Departmental running costs and capital budgets, usually for three years
- The technical term is DEL – Departmental Expenditure Limit
- This review confirms settlement for 2025-26 and makes allocations for the three years beginning April 2026
- Doesn't cover large scale benefit expenditure (AME – annually managed expenditure) such as Winter Fuel Payments (will be covered in the Autumn Budget)

# Fiscal rules

- 1) Day to day spending should be met by tax revenues – current budget must be in surplus in 2029/30
- 2) Debt should be falling as a share of the economy in 2029/30 compared with previous year

# Headlines

- **Total departmental spending** (running costs and capital) is set to grow at 2.3% a year above inflation (2023-4 to 2028-29)
- Emphasis on **capital spending** – due to increase by 3.6% a year, whereas day to day spending due to increase by 1.7% a year, on average
- Overall, **better than expected** settlements for many departments

# Winners and losers

## Day to day spending

- **Health** (2.8% per year over SR period) clear winner, also **education** (0.7% per year), **justice** (1.8% per year) and **local government** (2.6% per year)
- Those doing less well include **Home Office** (asylum spending), **transport, agriculture, foreign aid and Whitehall administrative budgets**

## Capital (investment) spending

- **Defence** the big winner (2.5% of GDP by 2027-28). Also, **energy and net zero, transport, housing** (£39 billion Affordable Homes Programme over 10 years **and business**
- Public service departments (especially education and health) received smaller capital settlements

# Public service reform principles

The government laid out **three principles for reforming services:**

- **Better integration** of services to match people's needs
- A focus on **prevention**
- **Devolving power** to local areas

But little detail about these in the Spending Review

# Local Government

- Local government **core “spending power” set to rise by 2.6% a year** from next year
- But assumes that **council tax bills will rise by 5%** a year so council tax bills will rise at a very fast rate
- **Multi-year settlement** helpful
- Housing, education (free school meals, nurseries, childcare) and health settlements **potentially good for local government**
- Household Support Fund now becomes the **Crisis and Resilience Fund**, £1bn a year over three years. Provides some welcome certainty for planning purposes, but Includes Discretionary Housing Payments so a net cut

# Conclusions & Concerns

- **Modest departure from austerity** and many welcome measurers
- **Ambitious efficiency targets** – e.g. DWP has committed to £113 million savings in 2026-27 from digital improvements to services
- **Missed opportunity for reform** – departmental admin budgets cut by the same amount (10% a year for first 3 years then 5%) so little root and branch analysis. Money needs to be spent effectively and make a difference
- **Squeeze in later years** – future demand and productivity uncertain, settlement may have to be re-opened later
- **Not much room for manoeuvre** – risk of tax rises if blown off course

# Some specifics

Malcolm Gardner

# Welfare & Benefits Impacts

- Free School Meals extended to all Universal Credit households
  - £410m/year by 2028-29; lifts ~100,000 children out of poverty
- New Crisis & Resilience Fund replaces Household Support Fund (£1bn/year)
- Childcare expansion: £1.6bn/year by 2028-29
- SEND system reform: £547m Transformation Fund
- Emphasis on early intervention & work incentives

# Council Tax & Business Rates

- No structural reform to Council Tax
- Funding review may shift financial pressures between councils
- Business Rates reform deferred; possible future devolution link
- Local government grants increase by £3.4bn/year by 2028-29
- Core spending power to grow 3.1% in real terms annually

# Council Tax Increases

## Assumed Increase: 5% annual rise (maximum permitted)

- Local authorities expected to raise council tax by 5% annually under Spending Review assumptions.
- Additional precept increases for police: £14 Band D rise permitted without referendum.
- Cumulative administrative pressures from:
  - Adjusted billing and collection processes.
  - Growth in appeals and hardship cases.
  - Increased pressure on Council Tax Support (CTS) schemes and discretionary funds.
- System complexity heightened by:
  - Varying local decisions on whether to adopt full increases.
  - Interactions with business rates, grant funding (only 1.1% increase), and overall spending power assumptions (+2.6%).

# Public Sector Reform

- 16% real-terms cuts to administrative budgets by 2029-30
- £1.9bn investment in digital transformation & AI:
  - GOV.UK Wallet
  - National Data Library
- HMRC expansion:
  - +5,500 compliance staff, +2,400 debt management staff
  - £7.5bn/year targeted additional tax recovery
- Arm's Length Bodies consolidation (VOA to merge into HMRC)

# Social Housing & Homelessness

- £39bn Affordable Homes Programme (10 years)
- £950m Local Authority Housing Fund (2026-30)
- £100m early intervention fund for homelessness prevention

# Pay & Workforce Reform

- No headline public sector pay award
- NHS:
  - 2% productivity growth target
  - £17bn savings recycled into patient care
- Civil Service:
  - Relocation of 12,000 London roles by 2030
  - New hubs: Darlington, Manchester, York
  - £50m for skills & development

# DHP Mid-Year Spending – Administrative Overview

- 311 of 318 local authorities reported data (England and Wales).
- 47% of annual DHP allocation spent in first half of 2024/25 (down from 51% in 2023/24).
- Variation in spending levels across councils:
  - 38% spent less than 40% of allocation.
  - 48% spent 40% to 60% of allocation.
  - 15% spent over 60% of allocation.
- 75,715 DHP awards made during the reporting period.

# DHP Mid-Year Spending – Administrative Overview

- 61% of DHP spend linked to welfare reforms.
  - **24%** linked to the Bedroom Tax
- 30% of expenditure used to support tenants moving accommodation.
- 12% of expenditure used for short-term rental support while seeking employment.
- Administrative pressures:
  - Ongoing need to balance limited funding against diverse demand.
  - Varying spend profiles suggest differing local demand, policies or administrative capacity.
  - Frontline services increasingly involved in housing stability, employment support and welfare mitigation.

# Means-Testing Winter Fuel Payment – Administrative Changes

- From Winter 2025, Winter Fuel Payment (WFP) will remain universal **at point of payment** but clawed back via the tax system for individuals earning over £35,000 taxable income (England and Wales only).
- Those receiving Pension Credit or other means-tested benefits remain fully eligible.
- Opt-out option available for those who do not wish to receive WFP.
- Taxable income assessed includes wide range of sources (earnings, pensions, rental income, benefits).
- Payments:
  - £200 for those under 80 living alone.
  - £300 for those 80 or over living alone.
  - Different treatment for shared households.

# Means-Testing Winter Fuel Payment – Administrative Changes

- Estimated poverty impact: **zero change** across all poverty measures (relative/absolute, before/after housing costs) by FYE 2030. (see next slide)
- Recovery via tax system adds complexity to HMRC and DWP operations:
  - New data matching and collection processes required.
  - Monitoring compliance and opt-outs.
- Modelling limitations:
  - Shared household payments difficult to simulate.
  - Devolved nations modelled hypothetically; actual policy varies.
- Reduces administrative burden on front-line benefit staff but shifts complexity to back-office taxation systems.
- Public interest transparency aimed at minimising FOI and Parliamentary queries.

# Means-Testing Winter Fuel Payment – Administrative Changes

- Poverty Impact (FYE 2030):
  - No change in poverty levels across:
    - Pensioners
    - Working-age individuals
    - Children
    - Relative and absolute poverty measures (Before and After Housing Costs).
- Reason for zero impact:
  - Policy targets higher-income pensioners (taxable income >£35,000).
  - Lower-income groups (most exposed to fuel poverty) remain fully protected.
- Model assumptions:
  - Full steady-state implementation by 2030.
  - All eligible pensioners receive payments; overpayments reclaimed via tax system.
  - Minimal effect from modelling simplifications (e.g. shared households).
- Policy neutral on core poverty indicators, but redistributes benefit budget away from higher-income claimants.



## House of Commons Work and Pensions Select Committee

# Committee Probe into £737 M Shortfall – Admin Impacts

- **Scale of shortfall**
  - DWP reportedly under-refunded councils by **£737.3 million** over the past five years
  - Based on LGA research, the discrepancy arises because refunds use **2011 Local Housing Allowance (LHA)** rates—not updated to reflect current rental market.
- **Financial formula disparity**
  - Individuals receive 30 % of **2024 private rental levels** in Housing Benefit, but councils are reimbursed at **2011 LHA**, equating to only ~90 % of those historical rates
  - ONS data shows private rent rose by nearly **25 %** between 2015 and 2024
- **Administrative workload escalation**
  - Councils must attend the **Work & Pensions Committee hearing** (18 June 2025) and prepare briefing materials
  - Legal and finance teams must analyse historical claims, calculate discrepancies, and seek potential recovery or policy changes.
  - Cross-authority coordination required to build a unified case on systemic underfunding.



## House of Commons Work and Pensions Select Committee

# Committee Probe into £737 M Shortfall – Admin Impacts

- **Homelessness cost pressure**
  - Temporary accommodation is a legal duty; insufficient refunds mean councils bear rising costs in an **inflated rental market**
- **Frontline service strain**
  - Budget gaps reduce funding available for homelessness prevention, social housing schemes, and support services.
  - Housing officers face increased demand to manage placements, negotiate with landlords, and escalate appeals.
  - Advice and welfare teams report growing need for crisis support as councils pass costs to vulnerable households.
- **System-wide impact**
  - Committee will hear from LGA, landlord associations, and charities on how underfunding affects **housing supply** and service quality
  - Without remedy, councils risk cutting frontline operations or increasing council tax to plug funding gaps.
- **Next steps**
  - Committee evidence session scheduled for **18 June 2025, 09:30am** ([parliamentlive.tv](https://parliamentlive.tv)).
  - Potential outcomes include DWP rate adjustment, supplementary grants, or revised funding formulas.

# Leeds Council Tax Write-Offs — Administrative Overview



Leeds City Council writing off £655,300 in unpaid council tax.



Debts date back over a decade:

£311,300 from 2010-11.  
£344,000 from 2011-12.



Write-offs represent approx. 0.1% of total council tax liability.



Debts written off following detailed individual reviews:

Bankruptcies with no assets.  
Debtor deceased.  
Debtor untraceable or no means to pay.

# Leeds Council Tax Write-Offs — Administrative Overview



Exhaustive collection attempts highlight administrative resource demands.



Long-term arrears demonstrate challenges in historic debt recovery.



Resource allocation for chasing uncollectable debt potentially diverts staff from current recovery efforts.



£100m savings still required; council tax increased by 4.99% for 2025/26, including social care precept.



Continued pressure on frontline services if income gaps persist despite ongoing write-offs.



**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](mailto:services.enquiries@ladirectories.com)

Peter Davis, Marketing & Account Management

E: [peter.davis@ladirectories.com](mailto: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.



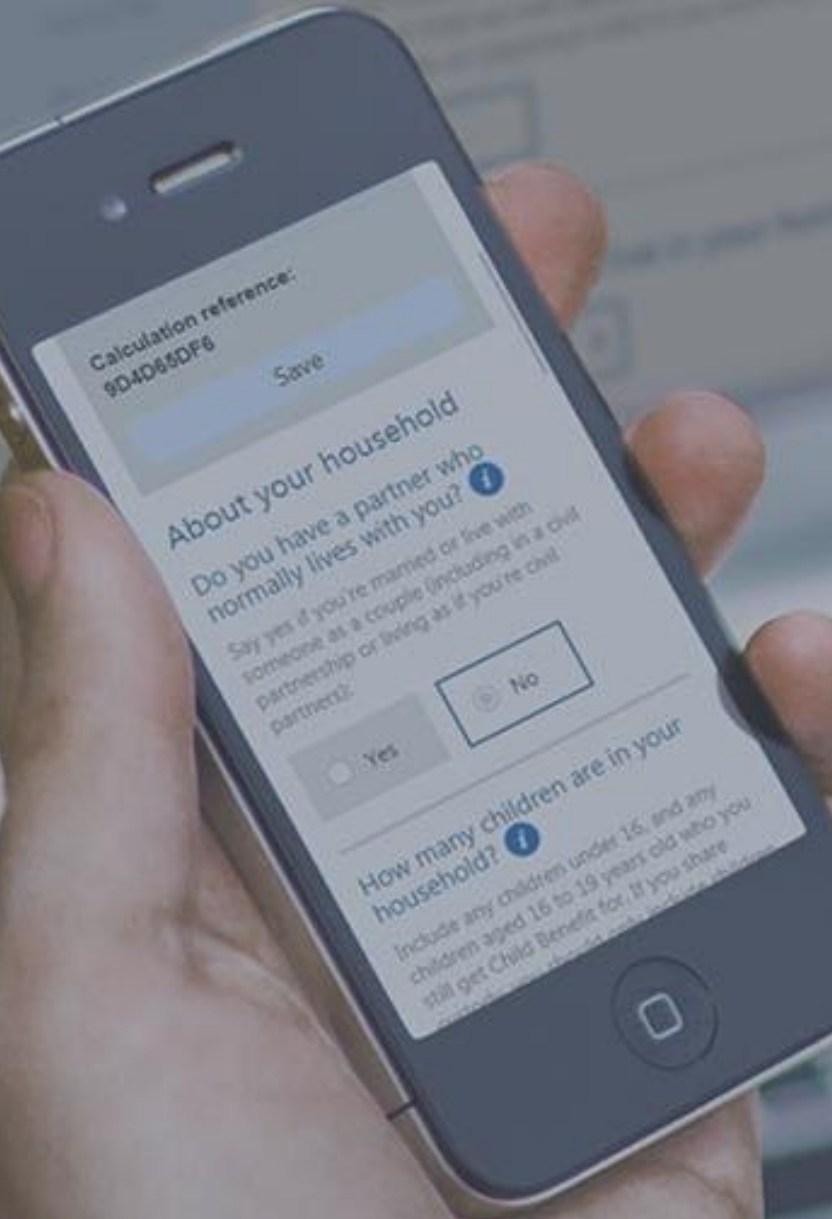
### our customers:

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



**The Scottish  
Government**  
Riaghaltas na h-Alba

# New Scottish Council Tax Arrears Rules – Admin Impacts

## Earlier escalation

- Councils can now move swiftly to recover unpaid council tax—even seizing benefits and applying direct deductions after just 2 missed instalments

## Increased administrative burden

- Staff must process more summons, enforce benefit deductions, and handle disputes.
- Council systems require faster flagging of missed payments to trigger new recovery steps.

## Cost escalation

- Each summons typically adds ~£90–£100 in fees per case (evidenced by public reports of similar fines) .

## Resource implications

- Debt-recovery teams face higher caseloads.
- Demand for specialist staff (e.g., enforcement, benefit-deduction authorisation, legal) is likely to increase.



**The Scottish  
Government**  
Riaghaltas na h-Alba

# New Scottish Council Tax Arrears Rules – Admin Impacts

## Residents face faster enforcement

- Action can begin after just two missed payments—residents report receiving formal summons without prior warning
- Loss of instalment rights forces families to repay full annual council tax in one go upon two missed payments.

## Hardship and service pressures

- Accelerated deductions from benefits and income may push vulnerable households into crisis.
- Likely increase in calls to social services, debt advice centres, and hardship teams.

## Council support teams stretched

- Need for enhanced administration to offer payment plans and hardship support.
- Coordinated effort across housing, welfare, and support departments.

## Potential service disruption

- Rising debt-handling workload risks diverting staff and budget from frontline support, adult and children's services, and local amenities.

# Shift to Lifetime Tenancies – Administrative Impacts

- **Policy change**
  - Westminster City Council confirmed on 29 May 2025 that all new and existing social housing tenants will receive secure **lifetime tenancies** following a 12-month introductory tenancy
  - Similar encouragement extended to other local registered providers .
- **Strong public backing**
  - 86% support in public and tenant surveys for lifetime tenancies
  - 84% of Westminster tenants approved the move .
- **System & process changes**
  - Council must update tenancy agreements, IT systems, and case-management tools.
  - Existing flexible tenancies to be converted before expiry, requiring homeowner outreach and consultation.
- **Staff workload and resource needs**
  - Housing team to manage transition for thousands of tenants over next nine months.
  - Legal teams to support new lifetime tenancy code.
  - Coordination needed with housing associations about strategy alignment.

# Shift to Lifetime Tenancies – Administrative Impacts

- **Security for residents**
  - Greater housing stability: no fixed-term renewals, tenants can plan long-term .
  - Supports stronger community connections—schools, neighbours, local services.
- **Potential downsides & safeguards**
  - Concerns raised by a small group (~33 respondents) that lifetime tenancies might reduce mobility, retain under-occupancy, or complicate action on antisocial behaviour .
  - Council retains powers to enforce behaviour, investigate tenancy fraud, and apply downsizing incentives
- **Frontline service implications**
  - Housing officers redirected towards conversion outreach, welfare checks, tenancy audits.
  - Possible reduction in capacity for allocations, homelessness preventions, and mobility programmes.
  - Budget and staff time may be diverted from shared mobility schemes, anti-social behaviour initiatives, and new-build allocations.
- **Wider housing landscape**
  - The move aligns with existing trends: 91% of local authority lettings across England are already lifetime tenancies; 78% of all new social lettings were lifetime in 2023/24.
  - Westminster actively encouraging a borough-wide shift to standardise tenure security

# Decriminalising Rough Sleeping – Administrative Impact

- **Repeal timeline**
  - The Vagrancy Act 1824 will be formally repealed by **Spring 2026**, eliminating rough sleeping as a criminal offence in England and Wales
  - New offences (organised begging for gain, trespass with criminal intent) will be introduced via amendments to the Crime & Policing Bill
- **Policy and legal update workload**
  - Legal teams and MHCLG must draft, review, and embed new statute, statutory guidance, and Crime & Policing Bill clauses.
  - Coordination needed with Home Office and police to ensure seamless transition of enforcement powers.
- **Systems, training & communications**
  - Frontline officer guidance needs updating to reflect new legal framework.
  - IT systems and enforcement protocols must be adjusted to remove offences related to rough sleeping.
  - Public-facing communications required to inform communities of changes and new targeted powers.
- **Governance and oversight**
  - Ongoing monitoring of Crime & Policing Bill amendments for unintended inclusion of rough-sleeping sanctions.
  - Engagement with councils, charities, and police to shape and align implementation guidance.

# Decriminalising Rough Sleeping – Administrative Impact

- **Public safety vs homelessness support**
  - Rough sleepers no longer face criminal sanctions (e.g., arrests, fines, moves on).
  - Police retain tools for anti-social behaviour and organised begging – focused on crime, not homelessness
- **Frontline service demands**
  - Homelessness outreach, health and support teams likely to see **increased engagement** from people previously deterred by criminalisation
  - Councils and charities must prepare for higher demand for accommodation, case-management, trauma-informed care, and mental-health support.
- **Enhanced coordination needs**
  - Local authorities, police, housing, health and outreach teams must collaborate closely to support non-criminalised rough sleepers.
  - Workforce training required in trauma-informed practice, rights-based engagement, and referral pathways.
- **Risk & safeguards**
  - Charities (e.g., Crisis, Homeless Link, CIH) hail the change as “landmark” but caution against unintended criminalisation through new offences
  - Providers must monitor Crime & Policing Bill enactments to ensure new measures don’t inadvertently penalise homeless people.



## Quote of the Week

"A budget tells us what we can't afford, but it doesn't keep us from buying it." - William Feather

William Feather (1889–1981) was an American publisher and author, best known for his witty and practical essays on business, success, and life. His concise, commonsense observations made him a popular writer on personal development and management throughout the mid-20th century.



# Legal Issues of Note

# Court Ruling on Means-Tested Fuel Payments – Admin Impact

- **Case outcome**
  - Pensioner couple (Peter & Florence Fanning, North Lanarkshire) lost in Court of Session challenge to removal of universal Winter Fuel Payment (WFP) and equivalent Scottish benefit. Judge upheld governments' means-testing and lack of mandatory consultation under Equality or Human Rights legislation
- **Policy change effect**
  - Block grant to Scotland adjusted by ~£160 million following UK WFP means-testing announced July 2024
  - Scottish ministers forced to align PAWHP eligibility with UK policy due to funding rules
- **Admin workload rise**
  - DWP & HMRC now processing means-tested eligibility, reclaiming over-threshold payments, managing opt-outs.
  - Scottish Social Security Scotland and local authorities handling new PAWHP schemes, income verification, and appeals.
- **Systems and coordination**
  - Enhanced IT infrastructure and cross-department coordination essential—especially between Social Security Scotland, DWP, local authorities.
  - Staff training added to support means-testing and legal-compliance workflows.

# ICO AI & Biometrics Strategy – Administration Impacts

- **Focus areas**
  - Reviewing automated decision-making (ADM) in recruitment and public services (e.g. DWP).
  - Auditing and guiding police on facial recognition tech (FRT).
  - Clarifying use of personal data in training generative AI foundation models.
  - Developing a statutory code of practice on AI/ADM.
  - Monitoring emerging trends: agentic AI, emotion-inference systems
- **Increased regulatory workload**
  - New statutory code + guidance revisions expected by autumn 2025.
  - ADM & profiling guidance updates; reviews for major employers and government “early adopters”.
  - Audits of police FRT use; horizon-scanning reports on emerging AI risks
- **Strengthened oversight infrastructure**
  - Expanded ICO capacity: specialist teams, audit frameworks, industry liaison.
  - Collaboration across DWP, employers, police, and foundation model developers to align standards.
  - Enforcement readiness: ICO prepared to use formal powers where misuse is detected

# ICO AI & Biometrics Strategy – Administration Impacts

- **Building public trust**
  - 54% of adults express concern over police facial recognition use.
  - 64% worry employers rely too heavily on AI; 61% fear inferior decisions.
  - Public concern over AI for welfare eligibility rose from 44% to 59% between 2022/23–2024/25
- **Service delivery pressures**
  - Public inquiries about AI use will surge—populating advice desks, complaints handling, and FOI teams.
  - Organisations need internal DPA impact assessments, staff training, and redress processes in place.
  - Recruitment, welfare adjudication, policing teams face added compliance checks.
- **Coordination & capacity strain**
  - Authorities must coordinate across governance, legal, technical, frontline staff.
  - Smaller councils and service providers will struggle to resource compliance demands.
  - Potential diversion of personnel and budgets from direct citizen services into oversight, audits, and complaints handling.

VT00014406

- **Appeal Reference:**  
VT00014406 (CTL)
- **Tribunal:**  
Valuation Tribunal for England
- **Hearing Date:**  
5 August 2024 (held remotely via Microsoft Teams)
- **Decision Date Issued:**  
23 August 2024
- **Parties:**
- **Appellant:** A M (single person discount claimant)
- **Respondent:** London Borough of Bromley (Billing Authority)
- **Property Address:**  
81 Wickham Chase, West Wickham, BR4 0BG

VT00014406

### Issue in Dispute:

- Whether the Billing Authority was required to backdate the Single Person Discount (SPD) for Council Tax liability to 1 January 2013.
- The Billing Authority had only awarded SPD from 1 April 2021.

### Key Facts:

- Appellant's ex-partner moved out in December 2012; appellant was sole adult resident from January 2013.
- Appellant only became aware of entitlement in September 2022 and applied immediately.
- Billing Authority refused full backdating, citing lack of earlier notification and standard practice of only backdating to the start of the previous financial year.
- Billing Authority relied on the fact that information on discounts was provided annually within bills and leaflets.

VT00014406

### Tribunal Reasoning:

- The Tribunal relied heavily on regulations 14 & 15 of the Council Tax (Administration and Enforcement) Regulations 1992.
- The regulations place a duty on Billing Authorities to take **reasonable steps** to ascertain discount eligibility before calculating tax liability.
- Simply including information on bills and leaflets was not sufficient to meet this duty.
- The Tribunal rejected arguments that the Limitation Act 1980 restricted backdating rights to six years.

### Outcome:

- Appeal allowed.
- Single Person Discount backdated to 1 January 2013.
- Billing Authority ordered to apply the discount within two weeks of the decision.

### Right of Appeal:

- Either party may appeal to the High Court on a question of law within 4 weeks of the decision.

VT00014406

- Tribunal allowed appeal to backdate Single Person Discount (SPD) from 1 January 2013.
- Appellant applied for SPD on 26 September 2022 after becoming aware of entitlement.
- Billing Authority had previously only awarded discount from April 2021.
- Authority argued backdating limited to previous financial year, citing annual billing information provided.
- Tribunal applied regulations 14 & 15 of the Council Tax (Administration and Enforcement) Regulations 1992.
- Authority failed to take **reasonable steps** to identify eligibility before calculating chargeable amounts.
- Reliance on small print and booklets with annual bills deemed insufficient.

VT00014406

- Billing Authorities have proactive duty to check eligibility before billing, not just rely on taxpayer applications.
- Increased administrative burden to verify potential discounts prior to billing.
- Potential rise in appeals and backdating claims where councils did not actively check eligibility.
- Financial implications: longer backdating periods may increase refund liabilities.
- Training, policy updates, and revised billing processes may be required to ensure compliance.
- Risk of legal challenges where authorities fail to meet statutory duties under Reg 14.



# Job Adverts From Business Smart Solutions



Your Revenues and Benefits Recruitment Partner





We've teamed up with  
JUST ONE Tree to plant

❖ 1072 TREES



# The Team



**BEN MORETON**  
Chief Executive Officer



**MARK THOMAS**  
Operations



**ROBERT FOX**  
Business Development  
Manager




"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





## Revenues Officer (NEC)

**Until 01/09/2025 | £28.88ph (umbrella) | Hybrid-London**

*The role is HYBRID and Candidates will be required to attend Southwark offices or surrounding area at least 2 days per week*

We are looking for 3 officers to join the Debt Resolution Service within the Income Operations Service.

The aim of the role will be to reduce arrears and influence customer payment behaviours through customer contact, payment negotiation, verification of liabilities / discounts / exemptions, liaising with third  
and taking appropriate recovery action based on the



### What we're looking for

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

- Proficient in the use of NEC and I@W processing systems
- Extensive knowledge of Revenues including relevant legislation and regulations.
- Significant experience of Revenues administration, role.
- Experience of dealing directly with, and advising, circumstances
- Experience of attending and interviewing customers at Court

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



## Council Tax Billing Officer (NEC)

**Until 15/12/2025 | £25.97ph (umbrella) | Hybrid-London**

*Candidates will be required to attend the Haringey offices once a month for the duration of their placement*

Haringey are looking to recruit an experienced Revenues Officer to work in our Council Tax Billing Team on a contract basis. The main purpose of the role will be to process incoming correspondence received from customers in relation to moves, discount requests and payment enquiries.

The ideal candidate will have specialist knowledge on Council Tax legislation as the role will also focus on dealing with liability disputes and issues relating to recovery action taken.



What we're looking for

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

- Proficient in the use of NEC and I@W processing systems
- A minimum of 3 years' experience within a revenues team (Billing) administering Council Tax and council policy

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



## Council Tax Recovery Officer (NEC)

**Until 15/12/2025 | £25.97ph (umbrella) | Hybrid-London**

*Candidates will be required to attend the Haringey offices once a month for the duration of their placement*

Haringey are looking to recruit an experienced Revenues Officer to work in our Council Tax recovery team on a contract basis. The main purpose of the role will be to recover unpaid Council Tax through including Enforcement agents, attachments, charging orders and insolvency.

The ideal candidate will have significant experience in Council Tax recovery having previously dealt with liability disputes and issues relating to recovery action.



### What we're looking for

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

- Proficient in the use of NEC and I@W processing systems
- A minimum of 3 years' experience within a revenues team (preferably recovery)
- Experience of negotiating payment plans on Council Tax debt

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



# Head of Revenues & Benefits

**16 weeks | £500 pd (umbrella) | Hybrid-South of England**

This role is the strategic and operational lead on all matters relating to the Revenues and Benefits Service encompassing Council Tax, Non Domestic Business Rates, and Housing Benefits.

Ensuring that the customer is at the heart of our services. Delivering high-performing, well-managed Revenues and Benefits services and that the Council's policy objectives in relation to Revenues and Benefits are determined and met.



What we're looking for

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

- Ideally educated to Degree level and or possess an of Revenues Rating & Valuation (IRRV) field of Revenue and Benefits
- Wide breadth of senior management experience and extensive knowledge in the Revenues & Benefits sector
- Experience of developing synergies and partnerships within organisations and with external partners
- Significant financial knowledge of managing high value budgets

**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



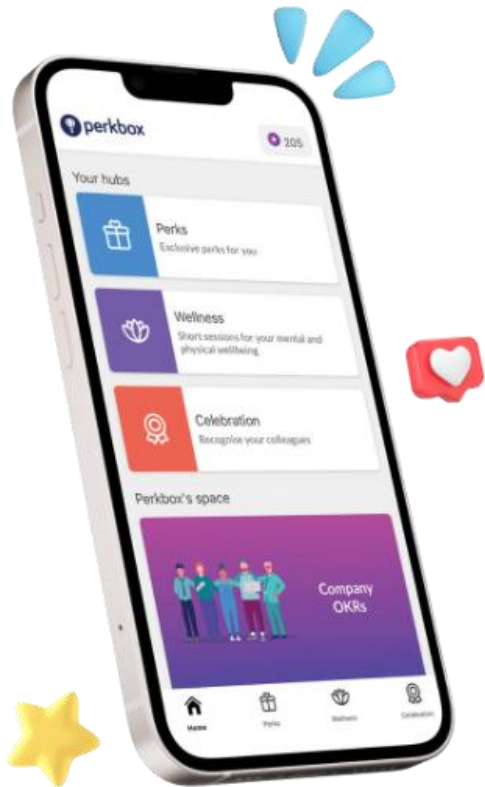
At BSS, we are dedicated to simplifying your contractor journey by providing you with efficient, tailored payroll solutions.

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.

# Previous Recordings





## Dates where there will be no sessions

23 Jun 2025

Conference week

11 August 2025

Summer Break

18 August 2025

Summer Break

25 August  
2025

Summer Bank Holiday

1 September  
2025

Summer Break

29 September  
2025

Conference Week

8 December  
2025

December Break

15 December  
2025

December Break

22 December  
2025

December Break



# Blogs

Thoughts from the panel

# Blogs



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare Network

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

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

A Grim Spring Statement: Fiscal Straightjackets and Political Short-termism

<https://visionarynetwork.co.uk/2025/03/26/a-grim-spring-statement-fiscal-straightjackets-and-political-short-termism/>

Pathways to a More Empowering Welfare State: Winners, Losers, and the Cost of Inaction

<https://visionarynetwork.co.uk/2025/03/19/pathways-to-a-more-empowering-welfare-state-winners-losers-and-the-cost-of-inaction/>

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/>

Reforming Council Tax Reduction Schemes by Paul Howarth

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

# Blogs

## Benefits in the Future

- 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/>

# Blogs

**entitledto**  
independent | accurate | reliable

- Council Tax Reduction (CTR) - 25/26 by Phil Agulnik and Karen Holmes
  - <https://www.entitledto.co.uk/blog/2025/may/20/council-tax-reduction-ctr-2526>
- Spring Statement: Policy changes & behavioural responses by Wendy Alcock & Phil Agulnik
  - <https://www.entitledto.co.uk/blog/2025/march/26/spring-statement-policy-changes-behavioural-responses>
- Universal Credit Migration: Which groups are failing to move to UC and why?
  - <https://www.entitledto.co.uk/blog/2025/february/universal-credit-migration-which-groups-are-failing-to-move-to-uc-and-why>

### Limited ambition?

An assessment of the rumoured options for easing the two-child limit By Alex Clegg & Adam Corlett

<https://www.resolutionfoundation.org/publications/limited-ambition/>

**At your service?** Why the 2025 Spending Review must reckon with the distribution of public service use by Camron Aref-Adib, Emily Fry & Zachary Leather

<https://www.resolutionfoundation.org/app/uploads/2025/04/At-your-service.pdf>

**Turning up the heat:** Making the home heating transition work for low-income households by Zachary Leather & Jonathan Marshall

<https://www.resolutionfoundation.org/publications/turning-up-the-heat/>

**Unsung Britain Bears the Brunt:** Putting the 2025 Spring Statement in Context

• <https://www.resolutionfoundation.org/app/uploads/2025/03/Unsung-Britain-bears-the-brunt.pdf>

# Institute of Fiscal Studies Blogs

Exploring regional differences in public spending across England by Bee Boileau Max Warner Ben Zaranko

<https://ifs.org.uk/articles/exploring-regional-differences-public-spending-across-england>

IFS Spring Statement Analysis

<https://ifs.org.uk/collections/spring-statement-2025>

The IFS Scottish Budget Report – 2025–26 by Stuart Adam Bee Boileau Jonathan Cribb Magdalena Domínguez Laurence O'Brien David Phillips Sam Ray-Chaudhuri Luke Sibieta Darcey Snape

<https://ifs.org.uk/publications/ifs-scottish-budget-report-2025-26>

The short- and long-run effects of the Education Maintenance Allowance by Jack Britton Nick Ridpath Carmen Villa Ben Waltmann

<https://ifs.org.uk/publications/short-and-long-run-effects-education-maintenance-allowance>

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>





# Other Workshops



# CIPFA

## PUBLIC FINANCE

# LIVE

24/25 June Birmingham  
ICC  
Come and see us on  
**Stand 34**



A VISIONARY NETWORK PARTNER  
ENHANCING PUBLIC SERVICES VIA INNOVATION, COLLABORATION, AND SHARED VALUES.

**At the Visionary Network Partnership Hub**, we're hosting **Pop-Up Consultancies** – short, focused, and completely free sessions where you can get professional advice, test ideas, and talk through the issues that matter most.

You'll find:

- **Malcolm Gardner (Visionary Network)** – on Council Tax Reduction Schemes: redesigns, analysis support and how AI is shaping scheme administration.
- **Peter Carter (Inbest.ai)** – on income maximisation and CTR modelling that make a difference.
- **Fiona Monk (Fiona Monk Consultancy)** – on supporting vulnerable citizens in a world of tightening budgets and system-wide change.
- **Tracey Stone (Welfare Together)** – on delivering ethical collections and supporting your customers through challenging times.
- **Kevin Stewart (Visionary Network & LA Directories)** – on departmental budgets, grant funding, subsidies and training strategies, including those on supported accommodation and HB subsidy.
- **John O'Neil (Liberata)** – on performance management, resource planning and using AI to connect decision-making.



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare Network

**Public Finance x Visionary Network - 2 April - 12:00**

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

Link: <https://view6.workcast.net/register?cpak=6070531364001666>

Access the recording



# Visionary Network



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare Network

- Visionary Network is a not-for-profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.
- We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.
- We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.
- Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not-for-profit values.
- Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

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



A VISIONARY NETWORK PARTNER  
ENHANCING PUBLIC SERVICES VIA INNOVATION, COLLABORATION, AND SHARED VALUES.



# Visionary Network Partnership



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.