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Revenues and Benefits Discussion Group

7 July 2025



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, Slough Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Swindon 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
- Julie Smethurst, Tameside Council
- Rachael Walker, The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

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

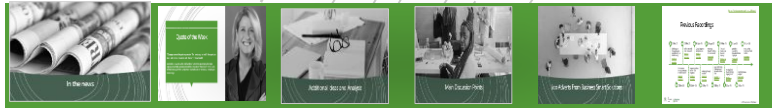


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Rollout of Family Hubs in England

- Overview**
- Government to invest £200 million to set up 1,000 Best Start Family Hubs in England from autumn to 2026, with a further £100 million to support local authorities to 2026, with a further £100 million to support local authorities to 2026.
 - Hubs will provide a one-stop shop for families, offering services such as:
 - Parenting and childcare support
 - Job support
 - Health and wellbeing services
 - Financial and mental health support
 - Housing and education advice
- Policy Objectives**
- Reduce early years support costs across the country of over £100 from local authorities
 - Deliver integrated, preventative services to reduce inequalities in child development
 - Support the wider Best Start to Life strategy



Discussion Points

CTax

Leeds Council Tax Write-Offs — Administrative Overview

- Leeds City Council writing off £655m unpaid council tax.
- Debts date back over a decade: £113,305 from 2010-11, £444,000 from 2015-12.
- 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, means test.

Harrow Tops London Council Tax Arrears

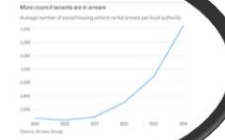
- Overview**
- Harrow Council has the highest level of unpaid council tax in London, with more than £90 million in arrears.
 - The figure reflects mounting pressures on households amid the rising cost of living.
 - Council leaders warn that previous cuts to local council tax support schemes may have contributed to the growing debt.
- Context**
- Reversing these cuts is difficult due to financial constraints.
 - The issue highlights a growing tension between revenue collection and protecting vulnerable residents.

Council Tax and Business Rates Collection in 2024–25

- Improved Collection Performance but Persistent Pressures**
- **Council Tax collection rate (England):**
 - 96.8% collected in-year (up from 96.6% in 2023–24) — highest rate since 2019–20.
 - £39.5bn billed, £38.3bn collected by end of March 2025.
 - **Non-Domestic Rates (Business Rates):**
 - 95.4% collected in-year (up from 94.8% in 2023–24).
 - £26.4bn billed, £25.2bn collected.
 - Collection levels now broadly returned to pre-pandemic norms, but arrears remain elevated due to prior years' pressures.

Household debt

London Council Tenants in Arrears



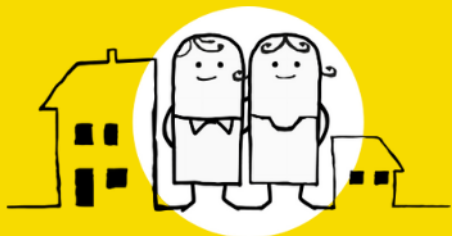
Persistent Financial Vulnerability

- Cost of living pressures continue:**
- Half of all adults report reduced financial resilience.
 - 1 in 3 have less than £200 in cash savings, making them highly vulnerable to unexpected expenses.
 - 2% in financial crisis, unable to meet essential bills — a slight improvement but still significant.
- Administrative implications:**
- Increased reliance on local emergency support schemes, food banks, and debt helpline services.
 - Persistent service-level pressures demand for budgeting advice, arrears mediation, and crisis grant applications.
 - Systems must remain flexible to support adults and households.

Key Findings — The Rising Cost of Essentials

- Widening inequality in living standards:**
- Bottom 10% of population households saw just a 0.5% income growth over 10 years (2010–2020), compared to 1.7% for the 90th percentile.
 - Rising cost of essentials (food, energy, transport) widening this income gap.
 - Income support policies can offset 50% of ongoing income erosion in 2024 for the lowest.
- Relative deprivation:**
- Essential inflation is systematically higher for the poorest — 8.2% annually in 2024 for energy, housing and transport.
 - 10% of households are in relative deprivation.
 - 10% of households are in relative deprivation, meaning that one in ten 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.

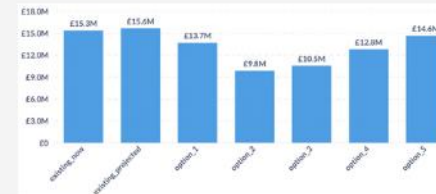
Automatic Reporting

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

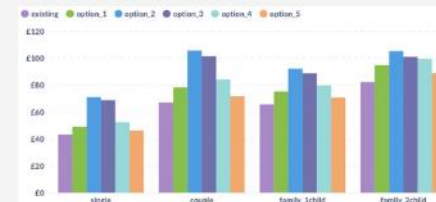
Total annual cost options



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

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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 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

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.

Harrow Tops London Council Tax Arrears

Overview

- **Harrow Council** has the highest level of unpaid council tax in London, with more than **£90 million** in arrears.
- The figure reflects mounting pressures on households amid the rising cost of living.
- Council leaders warn that previous cuts to local **council tax support schemes** may have contributed to the growing debt.

Context

- Reversing these cuts is difficult due to financial constraints.
- The issue highlights a growing tension between revenue collection and protecting vulnerable residents.

Harrow Tops London Council Tax Arrears

Operational Impact

- High levels of debt are placing additional strain on **collection services**, including legal enforcement and recovery teams.
- Arrears limit the council's **cash flow**, affecting delivery of essential services such as social care, waste collection, and housing support.

Strategic Challenges

- The council faces pressure to recover funds while maintaining fairness and affordability.
- Options such as **extended payment plans**, **hardship relief**, or revisiting the **support scheme** are under consideration.
- Risk of further debt growth if no balance is struck between enforcement and support.

Harrow Tops London Council Tax Arrears

Item	Detail
Total unpaid council tax	Over £90 million
Borough status	Highest council tax arrears in London
Main contributing factor	Cuts to council tax support scheme
Service delivery impact	Reduced funding for core services
Enforcement burden	Increased cost and staff resource use
Social risk	Growing unaffordability for low-income households

Council Tax and Business Rates Collection in 2024–25

Improved Collection Performance but Persistent Pressures

- **Council Tax collection rate (England):**
 - **96.8% collected in-year** (up from 96.6% in 2023–24) – highest rate since 2019–20.
 - £39.5bn billed, **£38.3bn collected** by end of March 2025.
- **Non-Domestic Rates (Business Rates):**
 - **95.4% collected in-year** (up from 94.8% in 2023–24).
 - £26.4bn billed, **£25.2bn collected**.
- Collection levels now broadly returned to **pre-pandemic norms**, but arrears remain elevated due to prior years.



Council Tax and Business Rates Collection in 2024–25

Balancing Recovery Gains with Household and Business Strain

- **Improved in-year collection** reflects administrative recovery, but **legacy arrears** continue to require resource-intensive enforcement.
- Cost-of-living pressures may drive **increased contact volumes, appeals, and hardship requests**, especially in lower-income areas.
- **Staff capacity, digital systems and collection strategies** remain critical to maintaining momentum.
- For councils, balancing **revenue protection** with **support for vulnerable households and small businesses** is increasingly complex.
- Ongoing **Council Tax rises** risk further strain on low-income residents; administrative burden may shift to welfare and support teams.

Council Tax and Business Rates Collection in 2024–25

Table 1: Receipts of council tax and non-domestic rates collected irrespective of the year to which it relates, England, 2020-21 to 2024-25

Year	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024	2024 to 2025
Receipts of council taxes in respect of the billing year	31,252	33,355	35,179	37,177	39,754
Receipts of council taxes in respect of previous years (note a)	372	699	706	718	851
Receipts of council taxes in respect of subsequent billing year (note b)	552	530	652	569	635
Total council tax receipts collected in financial year	32,176	34,584	36,537	38,463	41,240
Receipts of non-domestic rates in respect of the billing year (note c)	14,561	20,476	23,693	23,490	26,037
Receipts of non-domestic rates in respect of previous years (note a) (note d)	-678	-24	-1,026	-449	-359
Receipts of non-domestic rates in respect of subsequent billing year (note b) (note e)	417	759	691	628	760
Total non-domestic rates receipts collected in financial year (note c)	14,300	21,210	23,357	23,669	26,437

Council Tax and Business Rates Collection in 2024–25

Table 2: Council tax collection rates in England, 2020-21 to 2024-25

Year	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024	2024 to 2025
England: Amount collected (£ million) (note a)	31,678	33,875	35,677	37,761	40,282
England: Collection rate (%)	95.7	95.8	96.0	95.9	95.9
All London boroughs (%)	94.1	94.1	95.0	94.9	94.8
of which: Inner London boroughs (including City of London) (%) (note b)	91.9	91.1	93.0	93.6	93.8
of which: Outer London boroughs (%)	95.3	95.6	96.0	95.6	95.3
Metropolitan districts (%)	93.8	93.8	93.7	93.6	93.6
Unitary authorities (%) (note c)	95.8	96.0	96.2	96.2	96.0
Shire districts (%) (note c)	96.9	97.2	97.2	97.2	97.2

Council Tax and Business Rates Collection in 2024–25

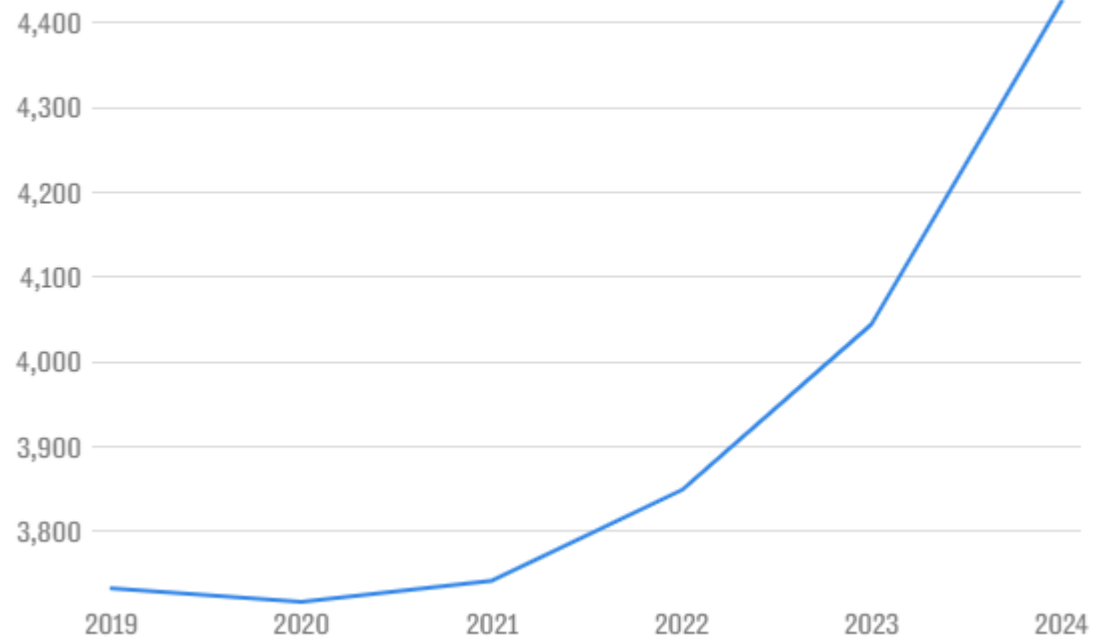
Table 3: Non-domestic rates collection rates in England, 2020-21 to 2024-25

Year	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024	2024 to 2025
England: Amount collected (£ million) (note a)	14,884	20,776	24,242	24,107	26,515
England: Collection rate (%)	93.0	95.5	96.8	97.2	97.3
All London boroughs (%)	91.7	93.8	96.2	97.0	97.1
of which: Inner London boroughs (including City of London) (%) (note b)	91.9	93.2	96.0	97.1	97.4
of which: Outer London boroughs (%)	91.0	95.2	96.8	96.9	96.5
Metropolitan districts (%)	91.6	95.4	96.2	96.7	96.4
Unitary authorities (%) (note c)	93.7	96.3	97.0	97.2	97.4
Shire districts (%) (note c)	95.0	97.0	97.5	97.8	97.9

London Council Tenants in Arrears

More council tenants are in arrears

Average number of social housing units in rental arrears per local authority



Source: Access Group

National Debtline
Response & Policy
Recommendations

**NATIONAL
DEBTLINE**

Support Measures Called For

- Improved **early intervention and access to free debt advice.**
- Expansion and reform of **local council tax support schemes.**
- Stronger regulation of **bailiff use and enforcement practices.**

National Debtline's Position

- “We need urgent action to stop people falling into council tax debt in the first place.”
- Emphasises early advice, fair collection, and preventative local support.

Disposable income

Disposable income is the amount of money a person or household has left **after paying taxes and national insurance**. It's what's available to **spend or save**.

There are two main types:

1. Gross disposable income:

This is income **after taxes and social contributions**, but **before essential spending** like rent, utilities, food, or debt repayments.

2. Real disposable income:

This adjusts for **inflation**, showing how much purchasing power your disposable income actually has over time.

Disposable income

Example:

If your monthly income is £2,500

– You pay £500 in tax and National Insurance

→ Your disposable income = £2,000

But if you then spend £1,500 on rent, bills, food, etc.

→ You're left with £500 in "post-essentials" disposable income

This "post-essentials" figure is often used to measure **financial resilience** – how much you have left to save, repay debts, or handle emergencies.

Average Household Debt (2025)

- **Debt increasing faster than income:** With **real disposable income growth at just 0.5% annually**, more households are relying on **credit to meet basic costs**.
- **Average household debt** (excluding mortgages) now **over £15,000** – driven by rising use of credit cards, personal loans, and BNPL schemes.
- **Service delivery implications:**
 - Local authorities facing **increased caseloads in debt, housing, and crisis support services**.
 - Higher levels of debt increase demand for **discretionary housing payments**, council tax support, and food voucher schemes.
 - Complex debt situations create **longer processing times** and **greater administrative burden**.

Average Household Debt (2025)

- **Financial fragility** rising:
 - In low-income areas, households have **less than £350/month** after essentials – easily wiped out by debt repayments.
 - Over 20% of households report being **in arrears** or behind on bills.
- **Administrative impact:**
 - **Early intervention programmes** (e.g. budgeting advice, rent arrears mediation) must be scaled.
 - Digital and in-person debt triage systems needed to **prioritise urgent hardship cases**.
 - Service eligibility frameworks must account for **hidden debt stress**, not just income levels.

Average Household Debt (2025)

Indicator	Value
Average Household Debt (non-mortgage)	£15,385
Real Disposable Income per person	£23,866/year (£1,989/month)
Post-essentials income (single adult)	£532/month
Projected income growth (2025–2030)	0.5% p.a.
Households in arrears or behind on bills	~22% (est.)
Cities with lowest spare income	Brighton: £327/month

Stagnant Disposable Income Growth

Key Income Figures – 2025

- **Total UK Household Disposable Income (Q1 2025):** £417.9 billion
- **Per Capita Real Disposable Income:** £23,866/year (£1,989/month)
- **Post-Essentials Monthly Disposable Income (Single Adult):**
 - UK average: **£532**
 - **Aberdeen:** £1,240
 - **Brighton:** £327
- **Projected Annual Growth (2025–2030): 0.5%**

Persistent Financial Vulnerability

- **Cost of living pressures continue:**
 - Half of UK adults report reduced financial resilience.
 - 1 in 5 have **less than £100 in cash savings**, making them highly vulnerable to unexpected expenses.
 - **2% in financial crisis**, unable to meet essential bills – a slight improvement but still significant.
- **Administrative implications:**
 - **Increased reliance** on local emergency support schemes, food banks, and short-term hardship funds.
 - Frontline services face sustained demand for **budgeting advice, arrears mediation**, and crisis grant applications.
 - Systems must remain flexible to support **volatile and low-reserve households**.

Persistent Financial Vulnerability

- **Regional disparities growing:**
 - Areas like **Wokingham and Elmbridge** show strong resilience.
 - In contrast, **Hull households average just £65/month** left after essentials – raising concern for **debt, eviction risk**, and social care needs.
- **Low retirement preparedness:**
 - Just **43% feel on track** for retirement (down from 75% in 2024).
 - Poor awareness of pensions suggests **future strain on benefits and housing support** for older adults.
- **Public service response:**
 - Targeted **regional policy tools** needed.
 - Services must anticipate **longer-term support needs** for an ageing population lacking adequate savings.

Sources:
Royal London Insurance
Hargreave Landown
Resolution Foundation
Trading Economics dot com
Office of National Statistics
Office of Budgetary Responsibility
Nimblefins dot com
House of Commons Library

Persistent Financial Vulnerability

Indicator	Value
Adults reporting worsened financial resilience	50% (↓ from 55%)
Adults with <£100 in savings	20%
Adults in financial crisis	2% (↓ from 3%)
Average monthly surplus in Hull	£65
Adults confident in retirement planning	43% (↓ from 75%)
Adults unaware of pension pot value	69%
Bank of England forecast interest rate (end 2025)	3.75%

Key Findings – The Rising Cost of Essentials

Resolution
Foundation

Widening Inequality in Living Standards

- Bottom 10% of non-pensioner households saw just **0.5% income growth** over 20 years (2003–2023), compared to **7.7% for the 75th percentile**.
- Rising cost of essentials (food, energy, transport, childcare) hits poorer households hardest.
- Lower-income families now spend **51% of outgoings** on essentials vs **39% for the richest**.

Inflation Disparities

- Essentials inflation is systematically higher for the poorest – **5.2% annually** (vs 4.6% for richest), eroding real incomes further.
- CPI-based measures fail to capture this “inflation gap,” masking true poverty and inequality.



Key Findings – The Rising Cost of Essentials

Resolution
Foundation

Administrative Pressures on Public Services

- **Energy and housing:** Services increasingly face cases of arrears, debt, and hardship support demand. Energy debt has **more than doubled** in five years.
- **Transport:** Poorly targeted interventions (e.g. universal bus passes) neglect low-income users. Franchising and smarter subsidy targeting needed.
- **Social security:** Current systems fail to adjust quickly or fairly to unequal inflation; seven-month lag in benefit uprating has worsened hardship.

Policy Recommendations

- Introduce **social tariffs for energy** to support low-income, high-need households.
- Consider **inflation adjustments tailored to lower-income households**.
- Reform transport subsidies and strengthen **targeted Universal Credit and Warm Home Discount** mechanisms.

▼

Key Findings – The Rising Cost of Essentials

Resolution
Foundation

- **£3.9bn** in household energy debt by end 2024 (up from £1.6bn in 2019).
- **Very low food security** rose from **3.9%** to **6.0%** of working-age adults (2021–24).
- **Child food bank use** rose by **40%**, from 810,000 to 1.1 million.
- **51% of spending** by poorest households is on essentials, up from 46% in 2006.
- UK electricity prices **highest among 25 IEA countries** by 2023.

Rollout of Family Hubs in England

Overview

- Government to invest **£500 million** in up to **1,000 'Best Start Family Hubs'** across every English local authority by **2028**, with rollout beginning **April 2026**.
- Hubs will provide a **one-stop shop** for families, offering services such as:
 - Breastfeeding and midwifery support
 - Birth registration
 - Speech and language therapy
 - Parenting and mental health support
 - Housing and addiction advice

Policy Objectives

- Restore early years support lost since the closure of over 1,400 Sure Start centres.
- Deliver integrated, preventative services to reduce inequalities in child development.
- Support the wider **Best Start in Life** strategy.

Rollout of Family Hubs in England

Administrative Impacts

- Requires coordinated delivery between local government, NHS, and education providers.
- Development of digital infrastructure to support the new **Best Start** online service.
- Local authorities must adapt existing buildings or invest in new facilities.

Operational Challenges

- Ensuring consistent standards and access across all regions.
- Recruiting and training multi-agency teams.
- Meeting new performance targets, including improved school readiness by 2028.
- Managing expectations as hubs launch in stages from 2026.

Rollout of Family Hubs in England

Metric	Detail
Total investment	£500 million
Planned hubs	Up to 1,000 across England
Rollout timeline	Starts April 2026, completes by 2028
Current access gap	1 in 4 families with under-5s lack adequate early years support; 1 in 3 among low-income families
Sure Start legacy	Demonstrated £2 return for every £1 spent; improved GCSE outcomes and reduced school absence
Birth rate (2023)	1.44 children per woman – lowest since 1938



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The Independent Local Tax and Welfare Network

Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study



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”

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help your vulnerable citizens,
build trust.

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



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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

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Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

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



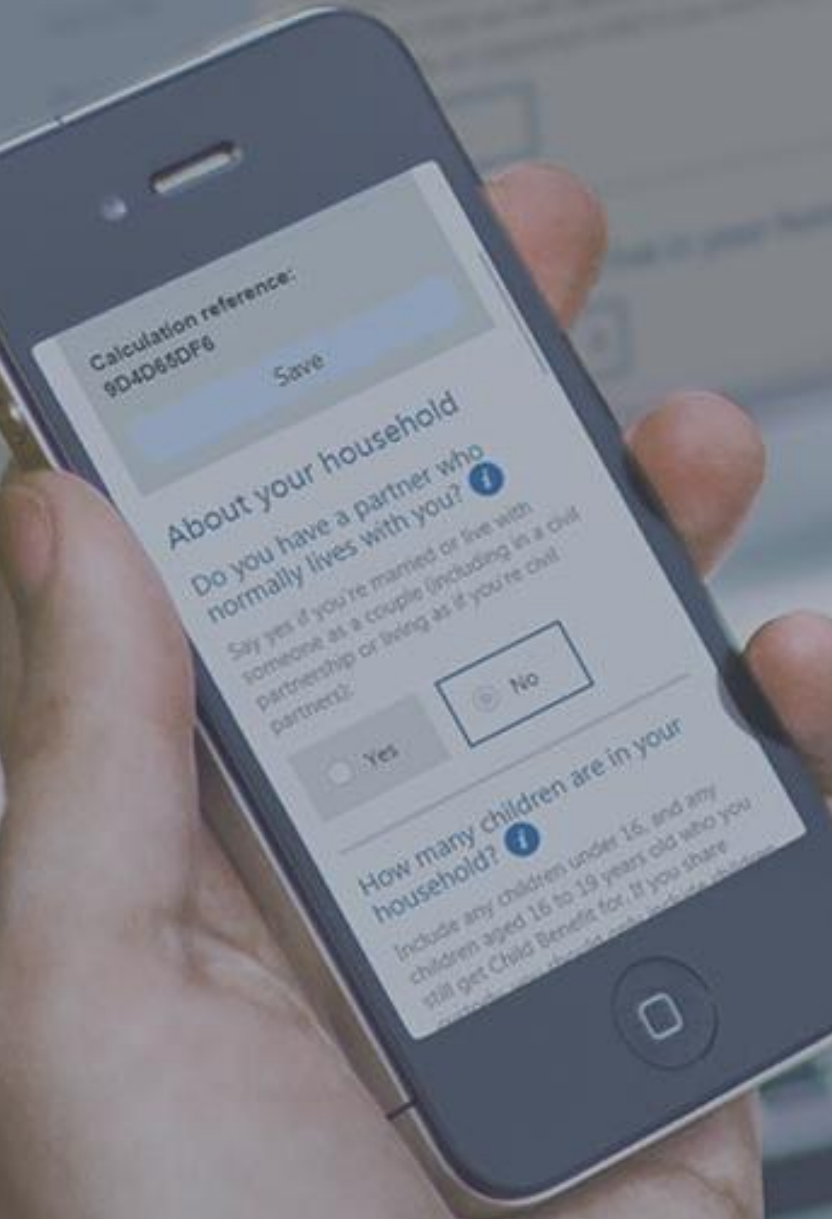
our customers:

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

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

entitledto

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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

Policy U-turn – Two-Child Benefit Cap Remains

Key Developments

- Labour government has abandoned plans to scrap the two-child benefit cap (£3.4bn annual cost).
- Decision follows broader £5bn retreat on welfare, including U-turns on winter fuel payments and disability benefits.
- Chancellor Reeves reaffirmed strict fiscal rules after markets rallied in her support.
- No.10 and No.11 sources confirm scrapping the cap is now “dead in the water”.

Political Fallout

- Sparks renewed tension with Labour backbenchers and child poverty campaigners.
- Seen as a reversal of previous commitments by Starmer and Kendall.
- Undermines proposed flagship reforms in the government’s child poverty strategy.

Welfare Reform – Key Policy Changes and Risks

Overview of Reforms

- Labour's **welfare reform bill** introduces tighter eligibility rules for Personal Independence Payment (PIP) and Universal Credit (UC).
- **Concessions include:**
 - Protections for *existing* claimants.
 - An *independent review* of PIP assessments.

Projected Social Impact

- Government's own **impact assessment** warns up to **150,000 additional working-age people** could fall into **relative poverty** by 2030.
- The reforms aim to reduce benefit spending but risk increasing financial hardship for disabled and low-income people.

Welfare Reform – Key Policy Changes and Risks

Operational Complexity

- DWP and local authorities face a **dual system**: separate eligibility and guidance for existing and new claimants.
- Requires **IT upgrades, staff training**, and ongoing communications to avoid confusion and errors.

Anticipated Service Pressures

- Likely rise in **appeals, complaints, and case reviews** due to disputes over eligibility.
- Additional strain on **tribunals, advice services, MPs' casework**, and disability advocacy organisations.
- Review outcomes may prompt **further legislative adjustments**, complicating long-term planning.

Welfare Reform – Key Policy Changes and Risks

Indicator	Figure
Projected additional people in poverty	150,000 by 2030
Welfare savings target	~£5bn → scaled back to ~£2.5bn after U-turns
Employment support funding	£300m allocated
Labour MPs rebelling or abstaining	Approx. 50 rebels; largest Starmer rebellion
Households affected	Future claimants only (not current recipients)

Policy U-turn – Two-Child Benefit Cap Remains

Impact on Policy Delivery

- **Strategic realignment:** Emphasis shifts from benefit expansion to targeted services like “family hubs”.
- **Policy continuity risks:** Conflicting messages on child poverty may hinder coherent service planning and funding bids.
- **Back-office strain:** Local authorities may need to manage higher expectations without new entitlements or funding.
- **Stakeholder confusion:** Voluntary sector and claimants face uncertainty over entitlements and eligibility.

Mitigation Strategy

- Expansion of **Family Hubs** (1,000 by 2028, £500m budget) to support early intervention and parenting.
- Launch of a **National Year of Reading** to address falling literacy rates.
- Government reaffirmation of fiscal responsibility to reassure markets and departments.

Policy U-turn – Two-Child Benefit Cap Remains

- Fiscal and Demographic Context
- Two-child benefit cap removal cost: £3.4bn/year.
- Total welfare U-turn costs so far: £6bn.
- Family Hubs investment: £500m to support 500,000 children by 2028.
- UK birth rate (2023): 1.44 children/woman – lowest since 1938.
- Required rate to maintain population: ~2.1.
- Polling impact:
 - Reform UK projected to win 290 seats (largest party).
 - Labour down to 126 seats (from 411).
 - 72% of voters view Labour as equally or more chaotic than Conservatives.
- Historic Reference
- Sure Start (peak: 3,600 centres in 2009–10) generated **£2 return for every £1 spent**, with proven benefits to health and education.

DWP to End Focus on 'Washing and Cooking' in Disability Assessments

Key Change

- The Department for Work and Pensions (DWP) will no longer assess Personal Independence Payment (PIP) claimants based on their ability to carry out tasks like **washing, bathing, or preparing food**.
- This marks a significant shift away from long-standing criteria seen as outdated and unfit for assessing **mental health and cognitive conditions**.

Purpose of the Change

- Aims to create a more **inclusive and accurate** assessment process.
- Responds to growing concerns that the current system disproportionately disadvantages people with **non-physical disabilities**.

DWP to End Focus on 'Washing and Cooking' in Disability Assessments

For Claimants

- Expected to improve access to PIP for individuals with **mental health, neurological, or cognitive conditions**.
- May lead to **fewer appeals and reassessments**, reducing stress for claimants.

For Assessors and Policy

- Will require updated **training and guidance** for assessment staff.
- Aligns with Labour's broader approach to **reform PIP only after an independent review**, protecting current payments in the interim.

DWP Tightens PIP Fraud Prevention Measures

Overview

- The **Department for Work and Pensions (DWP)** is introducing new measures to tackle fraud and error in the **Personal Independence Payment (PIP)** system.
- In 2024–25, an estimated **£330 million** was lost due to fraud and error in PIP, up from £90 million the previous year.
- Monthly PIP payments can reach up to **£749**, making the system a focus for fraud prevention.

New Measures Include:

- **Stricter identity checks** for changes to personal details (e.g. bank accounts).
- **Increased training** for case managers and healthcare professionals on spotting fake documentation.
- Continued investment in **data analytics** and counter-fraud staffing.
- Part of wider reforms under the **Fraud, Error and Debt Bill**.

DWP Tightens PIP Fraud Prevention Measures

Fraud, Error and Debt Bill

- Introduces the **Eligibility Verification Measure (EVM)** to help verify claimant eligibility.
- **Banks and financial institutions** will share **limited data** (e.g. flags where capital exceeds £16,000).
- The DWP will **not access personal bank accounts** or spending data.

Safeguards

- All data checks will be subject to:
 - **Independent oversight**
 - **Human review** of decisions
 - Right to **appeal or challenge** through standard DWP processes
- Aims to prevent overpayments and reduce claimant debt before it accrues.

DWP Tightens PIP Fraud Prevention Measures

Item	Detail
PIP claimants in GB	Approx. 3.7 million
Total DWP overpayments (2024–25)	£9.5 billion (all benefits)
PIP fraud & error loss	£330 million in 2024–25
Max monthly PIP payment	£749
Eligibility Verification Measure	Flags conflicts (e.g. excess capital), no direct account access
EVM use	Supports decision-making; final judgment by human officer
Related legislation	Fraud, Error and Debt Bill

Labour Confirms New Right to Buy Restrictions

Overview

- **New-build social housing in England** will be exempt from the Right to Buy (RTB) scheme for **35 years**, under new government proposals.
- Social tenants must now live in their homes for **at least 10 years** (up from 3) before qualifying for RTB.
- **Discounts** will start at just **5%**, rising annually by 1%, capped at **15%** or the new **cash limit**—whichever is lower.

Policy Objectives

- Aims to **protect social housing stock** and allow councils to recover construction costs (typically over 30 years).
- Forms part of Labour's wider strategy to **boost affordable housing supply** without fully abolishing RTB.

Labour Confirms New Right to Buy Restrictions

Sector Reaction

- Welcomed by:
 - **Local Government Association**, which had called for longer qualifying periods and local discretion.
 - **National Housing Federation**, citing unsustainable loss of council housing stock.

Political Response

- Conservative criticism: branded as an “**attack on aspiration**” and home ownership.
- Government defends policy as **pragmatic reform**, not abolition, ensuring long-term housing affordability.

Next Steps

- Requires **legislation**, to be introduced **when parliamentary time allows**.
- Does **not** extend RTB to **housing association tenants**, abandoning previous proposals under Boris Johnson.

Measure	Previous	New Policy (2025)
Minimum tenancy length for RTB	3 years	10 years
Initial discount rate (house/flat)	35% / 50%	5% (rising 1% per year to 15% max)
Max cash discount (London)	£102,400–£136,400	£16,000–£38,000
New-build RTB exemption	None	35 years from completion
RTB for housing association tenants	Previously proposed	Now ruled out
Legislative requirement	N/A	Yes – via future bill

Labour Confirms New Right to Buy Restrictions



City of Westminster

Lifetime Tenancies Restored in Westminster

Policy Change

- Westminster City Council (Labour-led) is restoring **lifetime tenancies** for all existing and new council tenants.
- **Replaces** five-year fixed-term tenancies introduced under Conservative reforms (2015, later shelved).
- Tenants will retain homes for life, **regardless of future income**, if tenancy conditions are met.

Justification & Context

- Aims to reduce **housing insecurity** and build **stronger, stable communities**.
- Aligns with widespread sector practice – **90% of new council tenancies** were lifetime in 2023–24.
- Accompanied by wider housing reform in the borough (e.g. increased council tax on empty homes and second homes).



City of Westminster

Lifetime Tenancies Restored in Westminster

Administrative Implications

- **Reduces churn:** Less frequent tenancy reviews and renewals lower bureaucratic workload.
- Potentially slows down **housing turnover**, impacting waiting lists and allocations.
- May increase demand for **income reassessment mechanisms** or debates on means-testing.

Strategic Trade-offs

- Critics argue policy may allow **high-income households** to remain in subsidised housing indefinitely.
- Balancing **long-term security** for tenants with **acute housing demand** will remain a challenge.
- Could prompt pressure for national reform or clearer income-based allocation policies.



City of Westminster

Lifetime Tenancies Restored in Westminster

Metric

Lifetime tenancies as % of new lettings

Council tax for Band D property (Westminster)

Additional council tax on second homes

Council tax on long-term empty properties

Empty property possession rules

Value/Insight

89.9% (England, year to March 2024)

£1,017/year

Double charge introduced

300% charge from 2025

Council lobbying to reduce wait from **2 years to 6 months**



City of Westminster

Lifetime
Tenancies
Restored in
Westminster

Councils with the most empty houses

Council	Vacant properties
Southwark	1,238
Ealing	1,230
Birmingham	1,057
Newcastle upon Tyne	955
Leeds	954
Sheffield	930
Camden	811
Westminster	780
Lambeth	679
Dudley	670

Source: Ministry of Housing, Communities and Local Government



In Partnership
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Southend Council Pays £2,500/month for Family Housing



Background

- Southend-on-Sea City Council is paying **£2,500 per month** to house a single large family due to a **shortage of suitably sized properties**.
- The case highlights wider pressures on the council's **temporary accommodation budget**.

Council Response

- The council has announced plans to invest **£100 million over five years** to tackle the housing crisis.
- Investment will focus on increasing the supply of larger family homes and reducing reliance on high-cost, temporary solutions.

Southend Council Pays £2,500/month for Family Housing



Operational Pressures

- Current accommodation costs are unsustainable and divert funds from other services.
- Ongoing demand for larger family homes is not being met by existing housing stock.

Planned Strategy

- **£100m investment** will support the acquisition and development of more suitable properties.
- Aims to cut long-term costs, ease pressure on emergency housing, and improve outcomes for families in need.
- Delivery depends on **effective procurement, planning, and partnership working.**



Southend Council Pays £2,500/month for Family Housing



Item	Value
Monthly housing cost (1 family)	£2,500
Planned investment	£100 million (over 5 years)
Policy focus	Larger, long-term family homes
Objective	Reduce temporary housing reliance
Budget risk	Escalating emergency housing costs



Durham Council Considers Cutting Council Tax Support

Overview

- **Durham County Council** is proposing changes to its **Council Tax Reduction Scheme (CTRS)**, currently one of the most generous in England, offering up to **100% discounts** for low-income households.
- Under cost-saving proposals, support could be reduced, requiring all working-age claimants to contribute **10–25%** towards their bill.
- **Reform UK**, now controlling the council, aims to cut “wasteful spending” and review all major budgets.

Policy Context

- CTRS currently costs the council over **£60 million per year**.
- The council must find **£45 million in savings** by 2028–29.
- The current system also generates significant admin costs due to frequent recalculations triggered by Universal Credit changes.



Durham Council Considers Cutting Council Tax Support

otential Administrative Impacts

- **Simplifying the scheme** (e.g. fixed minimum payments) could reduce recalculation admin and lower postage costs (£175,000 annually).
- Digital streamlining may be pursued alongside benefit changes.
- Pension-age households would **not be affected** by proposed changes.

Risks and Concerns

- **Debt charities**, such as StepChange, warn that reduced support could increase **problem debt**, worsen poverty, and raise downstream costs to health and social services.
- Critics argue council tax enforcement can be counter-productive when aimed at those least able to pay.
- **Public consultation** expected to run **16 July – 23 September 2025**

Council Reverses Second-Home Ban After £7m Housing Project Fails to Sell

Background

- **West Norfolk Council** built **Styleman Court**, a £7 million seafront block of 32 flats in **Hunstanton**, partly funded by **Homes England**.
- The homes were restricted to local buyers only – a move designed to limit second-home ownership and promote local residence.

Key Issue

- **Zero buyers** after 19 months on the market.
- The council now faces the risk of triggering its own **Empty Homes Premium**, with a potential internal **£100,000 tax liability**.
- Mortgage lenders avoided the scheme due to resale restrictions, reducing affordability even for local residents.



Council Reverses Second-Home Ban After £7m Housing Project Fails to Sell

Recent Action

- In a private meeting, the council **lifted the local-only restriction** to prevent financial loss and boost saleability.
- **Each flat's value** is expected to rise by **£39,500** following the policy change.
- Six flats will be retained by the council for **social housing use**.

Lessons & Challenges

- Attempt to support local buyers unintentionally made the flats harder to sell.
- Criticism over planning decisions: the flats are built on a former car park in a **tourism-dependent town**, where demand is higher for **holiday lets** than permanent homes.
- Councillors called the situation “**embarrassing**” and “a mistake that must not happen again”





NI Residents Convicted for £117,000 Benefit Fraud

Overview

- Two individuals in Northern Ireland convicted of **fraudulently claiming a combined £117,754** in state benefits.
- **Louise Dawson** (Aghalee): falsely claimed **£76,225** in Income Support and Housing Benefit by failing to disclose her living arrangements.
- **Tyrell Yellowe** (Portadown): claimed **£41,529** in Universal Credit through similar misrepresentation.

Legal Outcomes

- Both received **suspended prison sentences**:
 - Dawson: **18 months**, suspended for **2 years**
 - Yellowe: **16 months**, suspended for **2 years**
- Both ordered to repay the overclaimed amounts to the **Department for Communities**.



NI Residents Convicted for £117,000 Benefit Fraud

Detail	Amount / Information
Total benefit fraud	£117,754
– Louise Dawson	£76,225 (Income Support & Housing)
– Tyrell Yellowe	£41,529 (Universal Credit)
Court	Craigavon Crown Court
Sentences	18 & 16 months, both suspended 2 years
Reporting method	Public tip-off, DfC investigation

Reform MP James McMurdock Suspended Amid Loan Allegations

Overview

- **James McMurdock**, Reform UK MP for South Basildon and East Thurrock, **suspended himself** from the party following a Sunday Times investigation.
- Allegations relate to **£70,000 in Bounce Back Loans** taken out during the Covid-19 pandemic via two companies he owned.
 - **JAM Financial Ltd**: £50,000 loan; minimal assets; failed to file accounts.
 - **Gym Live Health and Fitness Ltd**: £20,000 loan; dormant before 2020; directorship not declared in MP interests register.

Regulatory Concerns

- Both companies failed to file statutory accounts and faced being struck off.
- Strike-off was halted in 2023 following a third-party objection linked to the loans.
- McMurdock potentially breached **Companies Act** and **parliamentary rules** by omitting unpaid directorship.

Reform MP James McMurdock Suspended Amid Loan Allegations

Impact on Reform UK

- McMurdock's suspension reduces Reform's MP count to **four**, amid ongoing reputational challenges.
- Party has launched an **independent investigation** into the matter.
- Incident raises questions for a party that champions **fiscal responsibility and anti-waste** messaging.

Wider Political Consequences

- Labour has referred McMurdock to the **Parliamentary Standards Commissioner**.
- MP previously drew scrutiny over a past **assault conviction** not disclosed before election.
- His narrow electoral win (by under 100 votes) highlights vulnerability to reputational damage in marginal seats.



City of Westminster

Westminster City Council Uncovers Over £1m in Fraud

Overview

- Westminster City Council identified over **£1 million in fraud** during the 2024/25 financial year.
- The council's **Corporate Anti-Fraud Service (CAFS)** handled **468 investigations**, including:
 - **Tenancy, housing and Right to Buy fraud** – 182 live cases
 - **Parking and Blue Badge misuse** – 116 cases
 - **Internal staff misconduct**

Notable Cases

- A former council employee continued to receive salary **after leaving employment** due to payroll system errors.
- A pest control worker ran a **private business during council hours**, using council equipment and providing false references. They were **dismissed for gross misconduct**.



City of Westminster

Westminster City Council Uncovers Over £1m in Fraud

Housing Fraud & Recovery

- CAFS recovered **34 misused council properties**, worth approximately **£667,000**.
- In one case, a flat in **Kemp House, Soho**, was found listed on Airbnb while the tenant had moved abroad.
 - The tenant was fined **£12,890** and the property was recovered via a **14-day possession order**.

Council Response & Recommendations

- Payroll oversight failure led to improved guidance for managers on checking staff records and line management structures.
- CAFS recommends tighter onboarding checks, regular audits, and better internal controls.
- Emphasis on digital record accuracy and proactive fraud reporting.



City of Westminster

Westminster City Council UnCOVERS Over £1m in Fraud

Item	Detail
Total fraud identified	Over £1 million
CAFS cases (2024/25)	468 total; 416 new; 331 concluded
Properties recovered	34 misused homes recovered (£667k)
Airbnb fraud case	Tenant fined £12,890 + flat repossessed
Payroll error recovery	Salary overpayment flagged; repayment process started
Staff misconduct case	Dismissed for undeclared business & fake references



Hampshire County Council Staff Involved in £8,000 Fraud

Overview

- **Council staff** fraudulently claimed over **£8,000** in expenses during the 2024/25 financial year.
- Following internal investigations, the matter was referred to the **police**, and **disciplinary action** was taken.
- Several individuals were **dismissed** as a result of their involvement.

Nature of the Fraud

- Offences included submitting **false or inflated expense claims**.
- The fraud was uncovered during routine financial checks and internal audits.



Hampshire County Council Staff Involved in £8,000 Fraud

Enforcement Action

- Police involvement underscores the **seriousness** of the misconduct.
- The council has begun **recovering the funds** and strengthened internal procedures.

Organisational Measures

- Improved **verification of expense claims** across departments.
- Ongoing commitment to:
 - **Regular financial audits**
 - **Stronger governance and accountability**
 - **Staff training** on ethical standards and fraud awareness



Hampshire County Council Staff Involved in £8,000 Fraud

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 - **Regular financial audits**
 - **Stronger governance and accountability**
 - **Staff training** on ethical standards and fraud awareness

Care Homes Information Service (CHIS) – National Rollout Plans

Overview

- **CHIS** is a joint initiative between **DWP and Adult Social Care (ASC)** software providers.
- Aims to **improve data sharing** between **local authorities (LAs)** and DWP regarding care home residents.
- National rollout begins **July 2025**, following a **tranche-based approach**.

Current Progress

- Workshops already held with LAs using **Azeus, The Access Group, and OLM** systems.
- Further sessions planned for **July 2025** for LAs who missed initial workshops.
- Sessions for **SystemC LAs** will follow at a later date.

Care Homes Information Service (CHIS) – National Rollout Plans

Local Authority Actions Required

- **Confirm timeline** for ASC IT system upgrade to support CHIS go-live.
- Email: lawelfare.ladsdeliveryteam@dwp.gov.uk

Next Steps

- Once timelines are submitted, DWP will provide **CHIS rollout guidance** tailored to each LA's schedule.

Operational Impact

- Improved **data exchange** should streamline benefits processing for care home residents.
- Requires **co-ordination with IT providers** and **internal ASC teams**.
- Expect **resource allocation** for system upgrades and **training**.

Benefit Sanctions – Key Facts

Overview

- **7.65 million** people claimed Universal Credit (UC) as of April 2025.
- Of these, **2.14 million** (28%) were subject to work-related requirements where sanctions can apply.
- **116,015 claimants** were under sanction in February 2025 (5.2% of those subject to conditionality).
- The sanction rate has **declined** since peaking in autumn 2023.

Policy Updates

- Maximum UC sanction deduction reduced from **25% to 15%** of the standard allowance.
- Change benefits an estimated **1.2 million households**, saving around **£420 per year** per household.

Benefit Sanctions – Key Facts

Operational Pressures

- **Staff shortages:** DWP has 10.9% fewer Work Coaches than required, straining conditionality enforcement.
- **Data gaps:** Limited breakdowns available – no current figures on repeat sanctions or sanction durations.
- **Monitoring burden:** Lack of disaggregated data complicates oversight and assurance.

Service Implications

- Likely increase in demand for:
 - **Hardship payments**
 - **Appeals and dispute resolution**
 - **Welfare advice services**
- Additional pressure on local authorities and advice agencies supporting vulnerable claimants.

Benefit Sanctions – Key Facts

Metric	Figure/Status
Total UC claimants (Apr 2025)	7.65 million
Subject to conditionality	2.14 million
Under sanction (Feb 2025)	116,015 (5.2% of conditional group)
Reduction in UC sanction deductions	From 25% → 15%
Households benefiting	1.2 million
Average annual saving per household	£420
Work Coach staffing shortfall	~2,100 fewer than needed

DWP Complaints Overview (FY 2024–2025)

Headline Findings:

- **Total complaints to DWP rose** from 5,170 in Q1 to 6,670 in Q4 – a **29% increase** over the year.
- **Complaints referred to the Independent Case Examiner (ICE)** also rose quarter-on-quarter, reaching **2,085 in Q4**.
- **Accepted ICE investigations** grew from 484 to 615 – up **27%** over the same period.

Administrative Impact:

- Rising complaints may reflect service delivery issues or backlog pressures across core DWP services.
- Increased ICE activity implies higher workloads for both complaints handling teams and oversight bodies.

DWP Complaints Overview (FY 2024–2025)

- **Capacity stress:** Higher volumes of formal complaints and external investigations signal growing pressure on internal DWP resolution mechanisms.
- **Process review needed:** The single-tier complaints model may need refinement or resourcing to manage escalating casework.
- **Performance metrics:** Monitoring complaint volume should now be a key indicator for DWP service performance and policy responsiveness.

DWP Complaints Overview (FY 2024–2025)

Quarter	DWP Complaints	ICE Complaints Received	ICE Complaints Accepted
Q1	5,170	1,524	484
Q2	5,260	1,642	519
Q3	6,490	1,709	495
Q4	6,670	2,085	615



TONY BLAIR
INSTITUTE
FOR GLOBAL
CHANGE

Re-thinking the Spending Review – Tony Blair Institute (July 2025)

Core Argument

- Current Spending Review (SR) is too **bureaucratic, opaque, and labour-intensive**.
- Rising public spending **not matched by improved outcomes**; public trust declining.
- Proposes a **mission-driven, tech-enabled overhaul** of how funding decisions are made.

Key Reform Proposals

- Treat public spending like **strategic investment**, with risk/return expectations.
- Use **AI to enhance funding bids**: learn from past, improve business cases, apply global benchmarks.
- Align bids to **strategic outcomes**, with potential for **cross-departmental integration**.



TONY BLAIR
INSTITUTE
FOR GLOBAL
CHANGE

Re-thinking the Spending Review – Tony Blair Institute (July 2025)

Performance & Accountability

- Shift from static budgeting to **continuous performance tracking**.
- Funds linked to **delivery milestones**, driving better programme oversight.

Service Design & Coordination

- **Breaks Whitehall silos** by merging similar bids across departments.
- Could lead to **more joined-up services** and improved policy coherence.

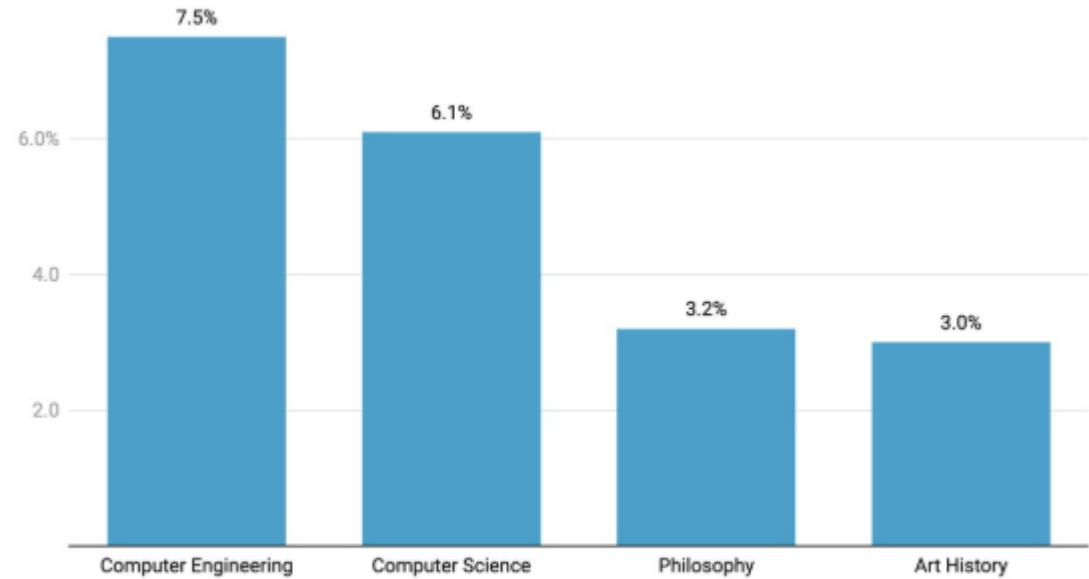
Administrative Demands

- Requires **new digital infrastructure**, upskilling, and cultural change in departments.
- Could reduce admin burden in the long term, but increase short-term transition costs.



From the USA: Jobs Market

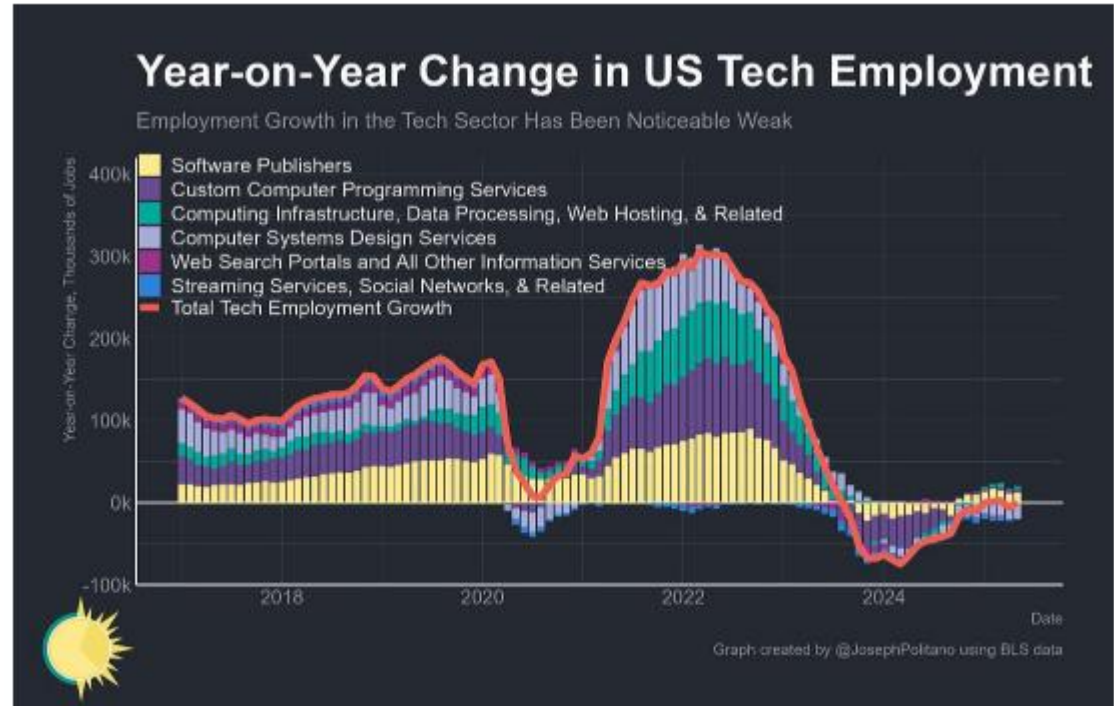
Unemployment Rate of Recent Graduates



Source: [NY Fed](#) via [@felpix](#)



From the USA: Jobs Market



Source: [Joey Politano](#)



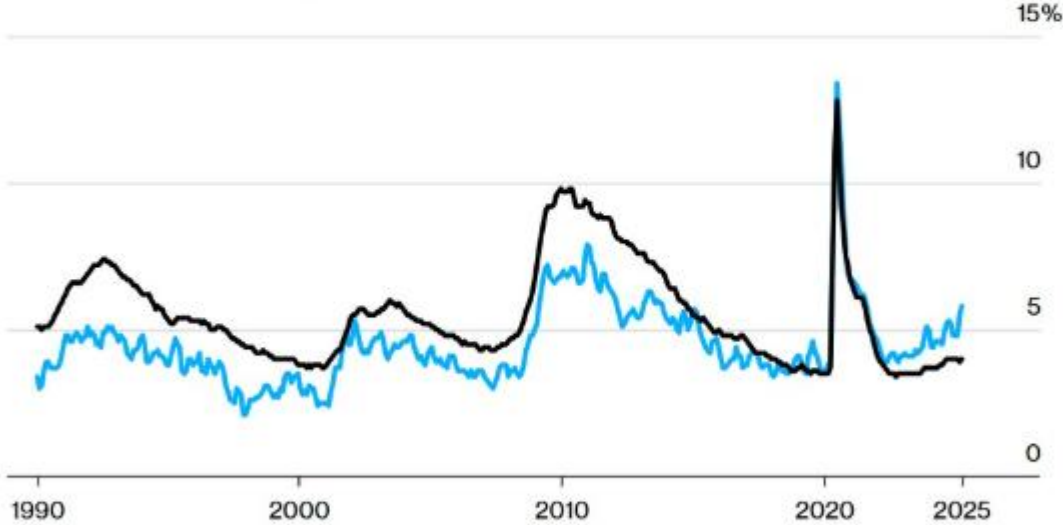
From the USA: Jobs Market

In fact, unemployment is now higher for recent college graduates than for the general public:

Young College Grads Fall Behind

US unemployment rate, three-month moving average

— All workers / Recent graduates



Sources: US Census, US Bureau of Labor Statistics and IPUMS; compiled by the Federal Reserve Bank of New York
Note: All workers are those age 16 to 65; recent graduates are those age 22 to 27 who attained a bachelor's degree or higher

Source: [Claire Ballentine](#)



In Partnership with

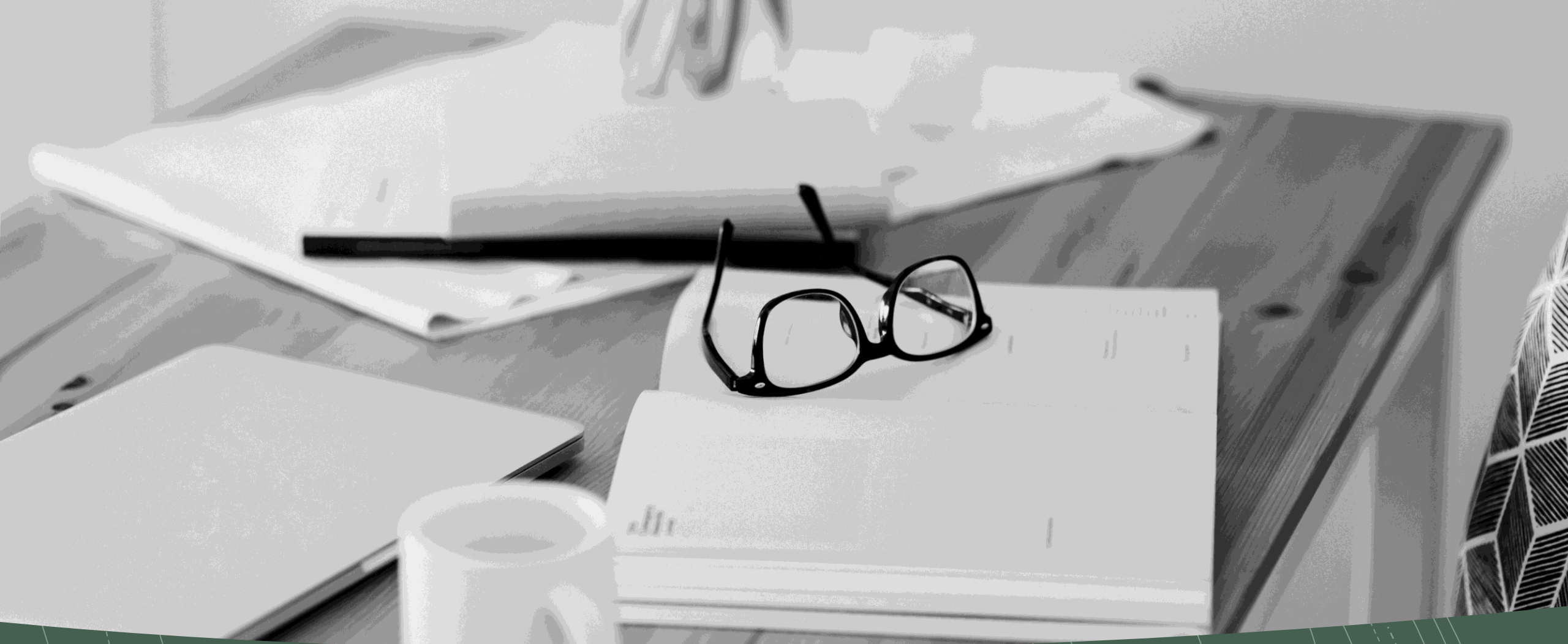
LA Directories Limited

Quote of the Week

"Change cannot be put on people. The best way to instill change is to do it with them. Create it with them." — Lisa Bodell

Lisa Bodell is a futurist, author, and founder of FutureThink, a company that helps organisations simplify processes and embrace innovation. She is known for her books *Kill the Company* and *Why Simple Wins*, which advocate for eliminating complexity to drive change.





Additional Ideas and Analysis



114 & Reform Watch

- Councils reporting their struggling budgets, impacts of local government reform and impact of political change

Reform UK Appoints Teenagers to Major Public Service Roles



Overview

- Following its success in May local elections, **Reform UK** has placed **teenage councillors** in charge of significant public service portfolios:
 - **Charles Pugsley (19)** – Cabinet Member for Children & Family Services, Leicestershire County Council (also a university student & private landlord).
 - **Joseph Boam (22)** – Deputy Council Leader and Adult Social Care portfolio (formerly posted that “depression isn’t real”).

Policy Context

- These appointments align with Farage’s “Elon Musk-style” efficiency agenda.
- Reform UK also enforces policies halting the flying of community emblems (Pride, disability flags) on council property.

Reform UK Appoints Teenagers to Major Public Service Roles



Experience Gaps

- Critics highlight limited life and political experience for these roles, which manage substantial public-sector budgets and statutory responsibilities (in Leicestershire, ~70% of £616m budget).
- Social workers, opposition councillors, and the British Association of Social Workers stress such positions require more professional and life experience.

Operational Risks

- Risk to **service continuity** in critical areas like early intervention and adult social care.
- Staff morale may be affected: over 100 council social workers signed a letter condemning the emblem policy.
- Potential undervaluing of expertise as roles tied to vulnerable populations demand nuanced oversight.



Kent Council Tackles £98m School Taxi Bill

Key Issue

- **Kent County Council's (KCC)** home-to-school transport (HST) bill has reached **£98 million annually**, described as “absolutely enormous” by new council leader, **Cllr Linden Kemkaran**.
- The cost primarily relates to transport for children with **special educational needs and disabilities (SEND)** or those without a nearby school place.

Leadership Action

- Reform UK-led administration, in power since **May 2025**, has tasked its newly created **Department for Local Government Efficiency (DOLGE)** with reviewing:
 - **Taxi contracts and procurement**
 - **Market rate comparisons**
 - **Contract awarding and oversight procedures**



Kent Council Tackles £98m School Taxi Bill

Contributing Factors

- Rapid growth in Education, Health and Care Plans (EHCPs):
 - Approx. 20,000 young people in Kent have EHCPs.
 - Kent has issued 20% more EHCPs than the national average.
- Reports of false invoicing by cab firms (£30,000 overclaimed in early 2024).


Political Tension

- Outgoing Conservative councillor Rory Love accepted oversight failures but criticised Reform UK for exaggerated claims.
- Reform UK swept to power in May, winning 57 of 81 seats, with many councillors lacking prior local government experience.

A scenic view of a river flowing through a village in Kent, England. The river is calm, reflecting the sky and the buildings. On the left bank, there are lush green trees and bushes. In the background, a stone bridge crosses the river, and a row of traditional half-timbered houses with red roofs is visible. The sky is bright blue with scattered white clouds. A large green speech bubble is overlaid on the left side of the image, containing the title text.

Kent Council Tackles £98m School Tax Bill

Item	Detail
Annual HST cost	£98 million
EHCPs in Kent	~20,000
Overclaimed tax invoices (2024)	~£30,000
Reform UK seat gain (May 2025)	57 out of 81
Deadline for local government reform	November 2025
Planned restructuring	Merge 13 councils into 3–4 unitaries




Lincolnshire County Council – Warning of Service Cuts

Background

- Council leader Sean Matthews (Reform UK) warns of **service cuts** due to **£25.4m savings needed in 2026/27**, rising to **£55.6m by 2028/29**.
- Cuts part of **medium-term financial plan**, triggered by **insufficient central government funding** and growing financial uncertainty.
- Savings proposals to be outlined **later in 2025**.

Political Context

- Council under **new Reform UK leadership**, replacing a previous **Conservative administration**.
- Former leader Richard Davies defended past performance, citing **£400m in previous savings**.
- Emphasis on cutting "waste" while protecting essential services and remaining compliant with legal and constitutional duties.




Lincolnshire County Council – Warning of Service Cuts

Administrative Impact

- Likely **service rationalisation and restructuring** across departments.
- Pressures on already stretched services (e.g. adult social care, children's services, highways).
- Need for careful **compliance reviews**, impact assessments, and stakeholder engagement.

Strategic Challenges

- Tension between **political mandates** (cutting waste) and **service delivery obligations**.
- Public consultation and scrutiny processes will be crucial to **legitimise difficult decisions**.
- Risk of **delayed service improvements or halted projects** if financial outlook worsens.



Lincolnshire County Council – Warning of Service Cuts

Measure	Value
Savings required by 2026/27	£25.4 million
Projected savings by 2028/29	£55.6 million
Central gov't funding to Lincolnshire (2025/26)	£740.3 million (+5.4% YoY)
Total national council funding (2025/26)	£69 billion
Previous Conservative savings (2010–2024)	£400 million (claimed)



Legal Issues of Note

Lifetime Banning Orders for Rogue Landlords

Overview

- **West Northamptonshire Council** has secured **lifetime banning orders** against four landlords under the **Housing and Planning Act 2016**.
- The decision was made by the **First-tier Tribunal** in April 2025 following a virtual hearing.
- The landlords are now permanently prohibited from:
 - Letting or managing rental properties in England
 - Acting as letting agents
 - Being involved in property management services
 - Their names have been added to the **national rogue landlord database**.

Lifetime Banning Orders for Rogue Landlords

Nature of Offences

- The landlords operated an unlawful **rent-to-rent scheme**, letting out properties as **unlicensed HMOs** (Houses in Multiple Occupation).
- Significant breaches included:
 - Lack of fire safety measures
 - Poor sanitation and drainage
 - Unsafe water supply
 - Neglected property maintenance and waste disposal

Wider Implications

- Sends a clear signal that unsafe housing and illegal letting practices will face robust penalties.
- Council leaders emphasised that **tenant safety and legal compliance** take precedence over landlord profit.
- Strengthens national efforts to drive up standards in the private rented sector.

Lifetime Banning Orders for Rogue Landlords

Item	Detail
Legislation	Housing and Planning Act 2016
Tribunal	First-tier Tribunal (Property Chamber)
Date of hearing	April 2025
Number of landlords banned	4
Type of properties involved	Unlicensed Houses in Multiple Occupation
Scope of ban	Lifetime – applies across all of England
National database inclusion	Yes – rogue landlords register

Civil Servants Begin Industrial Action Over Return-to-Office Mandate

Overview

- Civil servants at the **Ministry of Housing, Communities & Local Government (MHCLG)** have begun **indefinite industrial action** in the form of a **work-to-rule**.
- Action follows the **closure of six regional offices** (Birmingham, Exeter, Newcastle, Sheffield, Truro, and Warrington).
- Staff are protesting against:
 - Mandatory return-to-office rules (minimum 60% attendance)
 - End of location-neutral recruitment
 - Lack of proper consultation with unions

Union Response

- The **PCS Union** says the changes harm regional access, reduce flexibility, and were imposed without meaningful dialogue.
- Union leaders have called for a negotiated solution rather than top-down mandates

Civil Servants Begin Industrial Action Over Return-to-Office Mandate

Operational Impacts

- Staff across **21 MHCLG offices** will strictly follow contractual duties, avoiding overtime or discretionary tasks.
- Likely impact on:
 - Casework processing times
 - Policy development and regional engagement
 - Staff morale and retention

Government Position

- MHCLG argues changes are due to **lease expiries** and plans to consolidate staff in other regional hubs (e.g. Darlington, Wolverhampton, Bristol).
- Defends the 60% attendance policy as necessary for collaboration and public accountability.

Hillsborough Law to Include Legal Duty of Candour

Overview

- The Prime Minister has confirmed the government will introduce the **Hillsborough Law**, including a **statutory duty of candour** for public officials.
- The law will make it a legal requirement for officials to **tell the truth during public inquiries**, with **criminal sanctions** for deliberate dishonesty or cover-ups.
- The move follows pressure from campaigners, MPs, and survivors of historic public disasters.

Context

- The original commitment to introduce the legislation by **15 April 2025** was missed.
- The government now plans to bring the bill to Parliament, emphasising the need to “get it right”.

Hillsborough Law to Include Legal Duty of Candour

Key Provisions

- A legal duty of candour for all public servants and authorities.
- **Criminal penalties** for failing to comply with the duty.
- Provision of **legal aid** for victims and bereaved families involved in major inquiries.

Next Steps

- The bill is expected to have its **second reading on 11 July 2025**.
- A separate **Public Authority (Accountability) Bill**, introduced by MP Ian Byrne, also seeks to embed similar protections and is helping to shape debate.

Purpose

- To prevent institutional cover-ups and ensure victims and families receive full transparency and justice in future public inquiries.

Delay to Renters' Rights Bill Until Autumn 2025

Overview

- The government has delayed the **Renters' Rights Bill** until **autumn 2025** due to legislative backlog and the upcoming parliamentary recess.
- The bill includes key reforms such as:
 - Abolition of **Section 21 'no-fault' evictions**
 - Shift to **periodic tenancies**
 - Establishment of a **landlord ombudsman**
 - Stronger tenant rights on pets, rent increases, and property standards

Context

- Originally intended to pass in early 2025.
- The delay raises concern among housing charities and tenant groups.



Job Adverts From Business Smart Solutions



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**Ben
Moreton**

CEO



**Mark
Thomas**

Operations



**Robert
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Lead Consultant



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

#TeamBSS - Sam Goddard





Revenues Manager (MRI/Academy)

3-6 months | £400 pd (umbrella) | Remote

The role requires an experienced Interim Revenues Manager who can manage the service whilst a permanent appointment is sought.

There is a short handover with the existing manager to ease the new candidate into post.

Other duties include completion of statutory government returns and leading and mentoring a team.

What we're looking for:

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

- Strong Revenues Manager skills
- Experience of the MRI/Capita One (Academy) system
- IRRV qualified or equivalent
- Fully remote working available

To find out more or to apply

[>> Click here to view the full advert <<](#)



Housing Benefit Overpayment Recovery Officer (MRI/Academy)

2 months | £25ph (umbrella) | Remote

Our good client in the Midlands is seeking a Housing Benefits Overpayment Recovery Officer on a fully remote basis for 2 months initially, 25hrs per week.

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

- Monitoring existing HB overpayments and contacting customers to set up/amend payment plans/chase missed instalments
- Checking DWP systems (Searchlight) to trace customers and maximise overpayment recovery
- Reviewing existing overpayments and making recommendations for write-offs
- Dealing with applications for Breathing Space
- Dealing with IVA's and DRO's
- PDP referrals

What we're looking for:

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

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

To find out more or to apply

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Senior Revenues Officer (MRI/Academy)

4 months initially | £30ph (umbrella) | Remote

- All aspects of Council Tax billing and recovery including the more difficult accounts
- Experience of using the MRI/Capita One (Academy) system, processing account amendments, reviewing accounts at various stages of recovery in accordance with local and legislative guidelines
- Dealing with customer enquiries in a variety of formats
- Experience of Business Rates essential
- Confident in processing on all aspects of Council Tax/Business Rates adjustments to including moves, discounts, arrangements
- Knowledge of Council Tax/Business Rates legislation and its practical application
- The ability to guide and lead a team

What we're looking for:

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

- At least 5 years Council Tax/NNDR billing and recovery experience at senior level
- Experience of using the MRI/Capita One (Academy) system

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Council Tax Manager

26 weeks initially | £37ph (umbrella) | Hertford

The Shared Service Revenues Manager will have main responsibility for the Council Tax discipline of the service. However post holders are expected to be able to provide cover for each other across all areas as required to meet the needs of the service, and to deputise as required for the Head of service.

The post in addition to the Assistant Director of Revenues & Benefits Shared service comprise the senior management team of the Shared Service. Their work therefore includes both the shared service operation as well as new business activity and interface with the shared service authorities at all levels.

The post holder will be responsible for the administration of Council Tax, all other relevant duties required for the operation of the shared service including managing staff working in different disciplines, across different sites and from home.

The post will be based in Hertford with homeworking available.

What we're looking for:

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

- IRRV qualification or relevant Council Tax experience is essential
- At least 5 years Revenues experience at a senior level

To find out more or to apply

[>> Click here to view the full advert <<](#)



Benefits Assessment Officer (MRI/Academy)

6 months | £25ph (umbrella) | Remote

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

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

Role

The ability to assess all claim types to include new claims, changes in 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 MRI (Academy) user

To find out more or to apply

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Benefits Officer (MRI/Academy)

3 months initially | £25ph (umbrella) | Remote

Our good client in the North West is seeking a Benefits Assessment Officer on a fully remote basis for 3 months initially.

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

The ability to assess all claim types to include new claims, changes in circumstances, 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 MRI (Academy) user

To find out more or to apply

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Revenues Officer (Civica OpenRevenues)

3 months initially | £25ph (umbrella) | Remote

- All aspects of Council Tax billing and recovery
- Experience of using the Civica OpenRevenues system, processing account amendments, reviewing accounts at various stages of recovery in accordance with local and legislative guidelines
- Dealing with customer enquiries in a variety of formats
- Experience of Business Rates would be useful but not essential
- Confident in processing on all aspects of Council Tax adjustments to including moves, discounts, arrangements.
- Knowledge of Council Tax legislation and its practical application

What we're looking for:

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

- At least 5 years Council Tax billing and recovery experience
- Experience of using the Civica OpenRevenues system

To find out more or to apply

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Revenues Project Officer (NEC)

5 weeks initially | £23ph (umbrella) | Remote

Billing

- Establish liability, update databases and ensure accurate and timely billing encouraging efficient payment method
- Accurately establish, assess and apply any discounts, exemptions, refunds or other account adjustments to ensure databases remain accurate and current
- Answer customer correspondence via any appropriate media in a timely and accurate manner
- Ensure any action to chase recalcitrant payers is administered in accordance with prevailing procedures

Recovery

- Administer assorted activities to recover bad debt following successful court action, decide and progress cases to the next most appropriate action to maximise successful recovery and maximise collection rates,
- Liaise with various external agencies employed to trace recover and collect debt

What we're looking for:

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

- Revenues billing & recovery
- NEC(Northgate)
- LoCTA is essential

To find out more or to apply

[>> Click here to view the full advert <<](#)

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

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

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



Previous Recordings





Dates where there will be no sessions

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

29 December
2025

December Break



Blogs

Thoughts from the panel

Blogs



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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

<https://visionarynetwork.co.uk/2025/06/19/the-case-for-plain-english-council-tax-reduction-schemes/>

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

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

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/>

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

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- Could settling disputes through back-pay put benefits at risk?
By Phil Agulnik
 - <https://www.entitledto.co.uk/blog/2023/january/could-settling-disputes-through-back-pay-put-benefits-at-risk>
- 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>

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





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



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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.



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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.