



In
Partnership
with

LA Directories
Limited

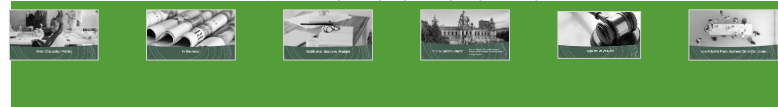
MALG
Network



(c) 2025 Visionary Network Ltd. All Rights Reserved

Revenues and Benefits Discussion Group

14 July 2025



Meet the panel

(not everyone is available every week)

- Naomi Armstrong, Benefits Cambridge City Council
-
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
-
-
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Swindon Council
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, CEO Ferret Information Systems
-
-
-
-
-
- Bob Wagstaff, Visionary Network
-
-

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





Discussion Points

Funding

House of Commons Committee of Public Accounts

PAC Warns of Looming Financial Crisis for Councils

- Public Accounts Committee (PAC) highlights severe financial risks facing English local authorities.
- More than half of upper tier councils report to have no reserves left, many reaching zero reserves.
- The number of councils facing further £100 million in expected to rise, requiring effective interventions:
 - Chief Exec of English Councils could face effective insolvency within five years.
- Working in deficit for statutory purposes, particularly in order to avoid rate increases in upcoming budget year.
- However, some have continued to invest in building up, addressing strategic planning capacity.
- Local government and civil societies could experience a complete capacity collapse.
- Uncertainty, makes it harder to maintain confidence and long term confidence in planning.

House of Commons Committee of Public Accounts

PAC Reports 2022-2025

Warned Since 2022

- Financial Stress and Bankruptcy Risk**
 - 2022: The report warned of growing risk and highlighted Section 114 notices in a few councils.
 - 2023: The situation has deteriorated. 40 councils have required Emergency Financial Support (EFS) since 2022-23, with over £2 billion in support and no sustainable solution yet for 16-20 councils (predicted to reach up to £3.9 billion a year by 2027-28).
- Service Quality**
 - 2022: Reported of reduced capacity and lack of oversight of service impacts.
 - 2023: There is evidence of decline, e.g., 5% of Education, Health and Care Plans issued on time, and growing numbers of failures to complete consultation and SAs beyond legal limits.
- Audit Findings**
 - 2022: Disclosed as to "not" with just 8% of audits completed on time.
 - 2023: 50% of audits from early 2023 had not yet had external audits by March 2024, with many audits disclosed due to time running out.

Public Support for Fiscal Devolution

- Majority of the public supports greater local control over taxes when the purpose and benefits are clearly explained.
- Support is strongest when taxes are earmarked for specific, visible improvements—particularly in transport.
- People are more willing to back fiscal devolution when they understand how the money will be spent and what local control involves.
- The findings suggest that clear communication is crucial to building public confidence in devolved financial powers.

Proposed Council Funding Reform – Inner London Impact

Local authority structure in England

- Eight London boroughs, including Kensington & Chelsea and Westminster, warn that proposed government funding changes will create major financial shortfalls.
- Kensington & Chelsea alone faces a projected **£82.7 million** funding loss over three years (2026/27 to 2028/29), with **£30.1 million** lost in 2028/29.
- The borough estimates it would need to raise council tax by **27%** to close the gap—far above the 5% annual cap without a public referendum.
- Reforms are based on a **notional Band D rate of "£2,000**, which penalises boroughs like Kensington & Chelsea, where the actual Band D rate is **£1,076**.

Third Sector

CHARITY COMMISSION FOR ENGLAND AND WALES

Surge in Demand for Charitable Aid

- 9% of UK adults received essential support (food, medical, or financial) from charities in the past year – up from 3% five years ago.
- The number of people relying on charities for vital aid has trebled.
- Meanwhile, public donations have fallen: only 48% donated in the past year, compared to 62% five years ago.
- Nearly half of charity trustees (46%) report cutting services or using reserves to meet rising demand.
- 11% of charities have stopped some services; 17% have drawn more heavily on reserves than planned.

Essex Doge Savings

Reform UK Halts Kent County Council HQ Sale

- Kent County Council under Reform UK leadership has **cancelled the sale of Sessions House** (county headquarters).
- 500 staff will return to office** working at Sessions House from August 2025, reversing previous hybrid working plans.
- Decision avoids borrowing **£14 million for relocation**, saving an estimated **£33 million** by March 2026 and reducing debt interest costs by **£2,000 per day**.

Performance

Ministry of Housing, Communities & Local Government

New Council Powers and Monitoring Framework

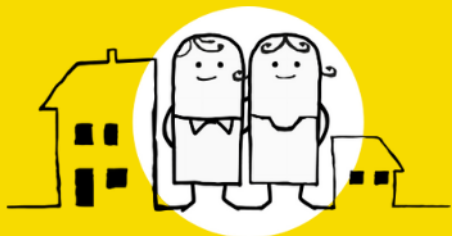
- Reduced reporting burden:** Single Framework allows councils to focus more on outcomes than compliance.
- More strategic service delivery:** Greater freedom to choose between in-house and outsourced models.
- Capacity challenges:** Investing requires strong procurement, risk, and contract management capabilities.
- Governance and risk:** Councils must justify investing decisions with clear business cases and manage transitions carefully to avoid disruption.
- Long term planning:** Sustained performance tracking and accountability remain essential under the new model.

NAO

Fraud and Error – The Case for Better Use of Data

- Estimated **£35.46 billion** lost to fraud and error in the public sector in 2019-20.
- Government can **save £3 billion per year** by using data available and at zero cost.
- By **improving** tools, use, quality, sharing, access and protection of data, rather than just protecting them.
- Real-time, granular data analysis can reduce errors and improve transparency.

Redesign your CTR scheme with ease



Opportunity

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

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

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

Resident Insights

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

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

CTRS Modelling

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

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

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

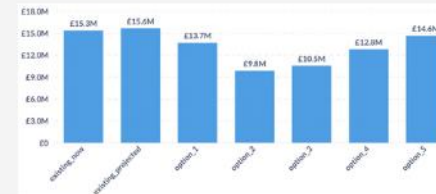
Automatic Reporting

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

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

Our dashboard provides the insights you need to make informed decisions

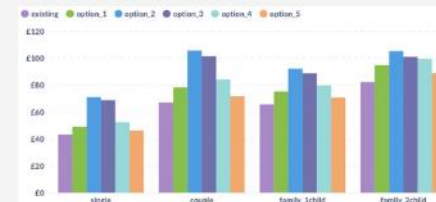
Total annual cost options



Detailed analysis per CTR band

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

Average CT payment by households



Identification of impacted residents

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

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

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

Penny Mitchell, Council Tax Service Manager at Salford Council

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

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

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

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

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

Lucie White, Operational Finance Manager at Barnsley Metropolitan Borough Council

End



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

- Malcolm Gardner, Visionary Network Director
- 07946800171
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 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



House of Commons

Committee of Public Accounts

PAC Warns of Looming Financial Crisis for Councils

- Public Accounts Committee (PAC) highlights severe financial risks facing English local authorities.
- **Over half of upper-tier councils** expect to draw on reserves this year, many reaching unsafe levels.
- The number of councils issuing **Section 114 notices** is expected to rise, signaling effective bankruptcy.
 - Over half of English councils could face effective insolvency within five years.
- Growing demand for statutory services, particularly in **social care and housing**, is outpacing income growth.
- Finance teams face continuous short-term firefighting, undermining strategic planning capacity.
- Audit, governance and risk functions under pressure as oversight capacity diminishes.
- Uncertainty makes it harder to maintain staff morale and long-term workforce planning.



House of Commons

Committee of Public Accounts

PAC Warns of Looming Financial Crisis for Councils

- The PAC warns that councils are increasingly **cutting non-statutory services** to balance books.
- Core services such as **leisure, libraries, youth support and community programmes** face sharp reductions.
- Restructuring, outsourcing and asset sales are being used as temporary fixes, not sustainable strategies.
- Reliance on temporary funding pots, often competitive and time-limited, creates operational instability.

Frontline Service Impact:

- Residents experience reduced service levels and slower response times.
- Safeguarding, early intervention and prevention work may be scaled back despite rising need.
- Financial fragility limits councils' ability to invest in transformation, digital tools or efficiency programmes.



House of Commons

Committee of Public Accounts

PAC Reports 2022-2025

Worsened Since 2022

1. Financial Stress and Bankruptcy Risk

- **2022:** The report warned of growing risk and highlighted Section 114 notices in a few councils.
- **2025:** The situation has deteriorated: **42 councils** have required **Exceptional Financial Support (EFS)** since 2020–21, with over **£5 billion** in support and **no sustainable solution yet for SEND deficits** (expected to reach up to **£3.9 billion a year by 2027–28**).

2. Service Quality

- **2022:** Warned of reduced capacity and lack of oversight of service impacts.
- **2025:** There is **evidence of decline** – e.g. only **50% of Education, Health and Care Plans** issued on time, and growing numbers of families in **temporary accommodation and B&Bs beyond legal limits**.

3. Audit Timeliness

- **2022:** Described as in “crisis” with just **9% of audits** completed on time.
- **2025:** Still a serious issue – **only 25%** had up-to-date external audits by March 2024, with many audits disclaimed due to time running out



House of Commons

Committee of Public Accounts

PAC Reports 2022-2025

Complexity and Fragmentation of Funding

- **2022:** Criticised the chaotic mix of short-term grants and lack of joined-up planning.
- **2025:** Complexity remains, with **~300 grant streams**, many small and ringfenced, though efforts to consolidate are underway with some modest progress (5–10 grants merged).

5. Lack of Outcomes Measurement

- **2022:** Department had poor understanding of how funding cuts affected services.
- **2025:** Still no robust outcomes framework in place. MHCLG admits it does **not measure outcomes** from all spending and cannot prove value for money.

6. Uncertainty over Reform Timelines

- **2022:** Long-term reforms were delayed or unclear.
- **2025:** A huge number of reforms are still **concurrent, delayed**, or lack a clear timetable. MHCLG has not explained transitional arrangements, adding to local authority risk.



House of Commons

Committee of Public Accounts

PAC Reports 2022-2025

Improved (Partially)

7. Departmental Engagement and Reform Intentions

- **2022:** DLUHC was slow to act and over-relied on "soft" interventions like guidance.
- **2025:** There are **more commitments** to reform – e.g. a promised outcomes framework, multi-year settlements (from 2026–27), and efforts to consolidate grants. However, many of these are still **not implemented**.

8. Shift Toward Prevention

- **2022:** Lack of emphasis on prevention funding.
- **2025:** Some movement – £270 million for children's social care prevention and ringfencing 49% of homelessness prevention funding for upstream services. But overall prevention spending is still squeezed by rising statutory costs.

Public Support for Fiscal Devolution

- Majority of the public supports greater local control over taxes when the purpose and benefits are clearly explained.
- Support is strongest when taxes are earmarked for specific, visible improvements—particularly in transport.
- People are more willing to back fiscal devolution when they understand how the money will be spent and what local control involves.
- The findings suggest that clear communication is crucial to building public confidence in devolved financial powers.

Public Support for Fiscal Devolution

- **Transparency and accountability** are essential—local authorities must clearly report how devolved funds are used.
- **Project-based funding** with visible outcomes (e.g. local transport schemes) builds legitimacy and public trust.
- Councils will need **stronger financial planning and delivery capacity**, including enhanced reporting systems.
- **Public communication strategies** must be improved to explain how devolved taxation benefits communities.
- Long-term success depends on effective engagement, local capability, and sustained investment in governance infrastructure.



CHARITY COMMISSION FOR ENGLAND AND WALES

Surge in Demand for Charitable Aid

- 9% of UK adults received essential support (food, medical, or financial) from charities in the past year – up from 3% five years ago.
- The number of people relying on charities for vital aid has trebled.
- Meanwhile, public donations have fallen: only 48% donated in the past year, compared to 62% five years ago.
- Nearly half of charity trustees (46%) report cutting services or using reserves to meet rising demand.
- 11% of charities have stopped some services; 17% have drawn more heavily on reserves than planned.



CHARITY COMMISSION FOR ENGLAND AND WALES

Surge in Demand for Charitable Aid

- Charities face a dual pressure of increased demand and reduced income, putting core services at risk.
- Reserve spending and service cuts suggest many are operating unsustainably.
- Operational strain increases administrative burdens on governance, compliance, and staff wellbeing.
- Public trust remains high: nearly 60% trust charities – second only to doctors.
- Over 60% believe their donations are well spent, up 7 percentage points in one year.
- Campaigning by charities is not seen as a deterrent to support – fewer than 5% say it puts them off donating.

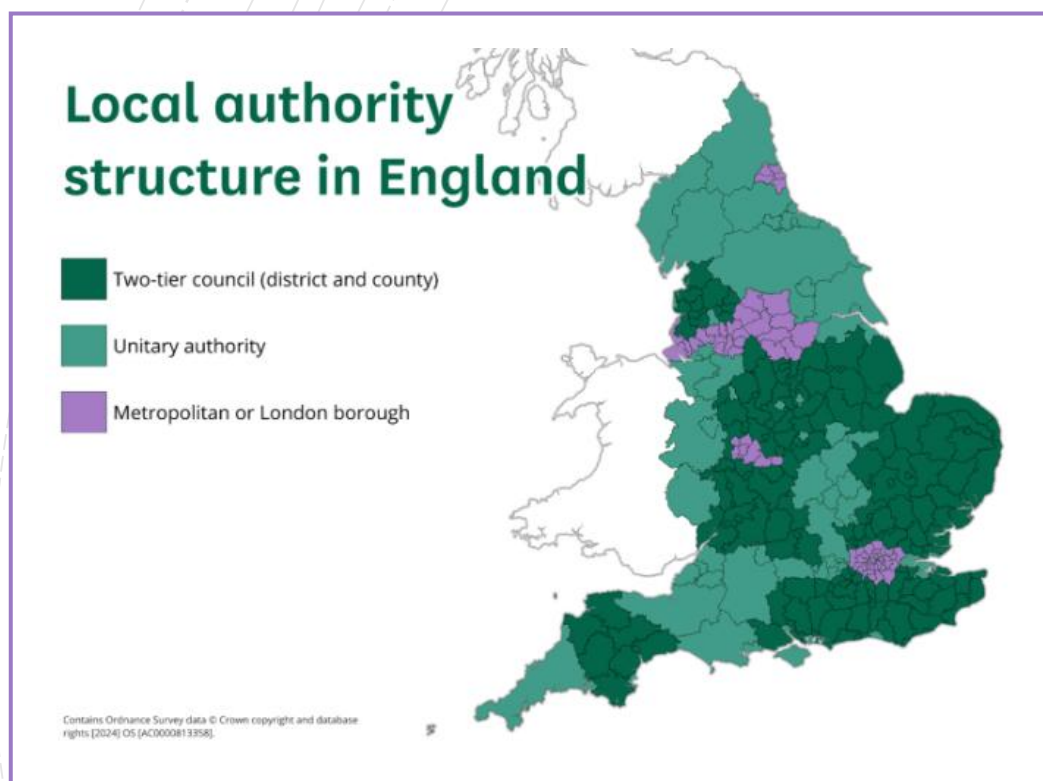


CHARITY COMMISSION FOR ENGLAND AND WALES

Surge in Demand for Charitable Aid

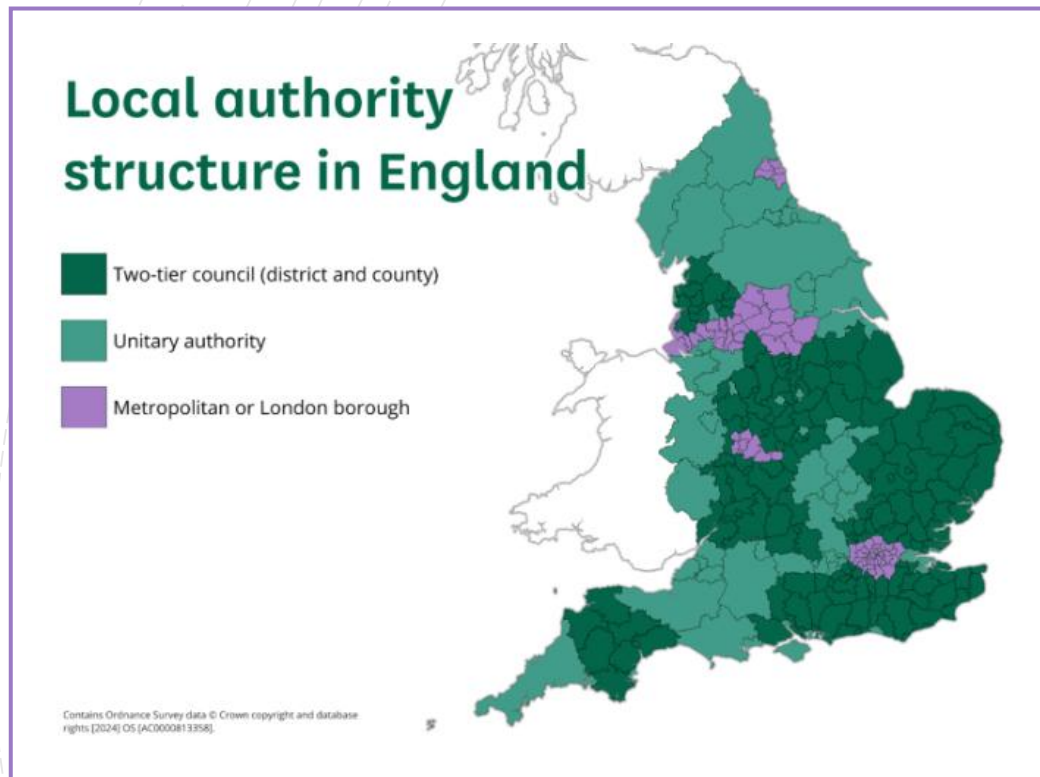
Indicator	Latest	5 Years Ago	Change
Adults receiving vital aid	9%	3%	▲ Trebled
Donor participation	48%	62%	▼ -14 points
Trustees reporting cuts/reserve use	46%	–	–
Charities stopping services	11%	–	–
Increased reserve drawdown	17%	–	–
Public trust in charities	~60%	–	–
Confidence in fundraising spend	>60%	+7 points	–

Proposed Council Funding Reform – Inner London Impact



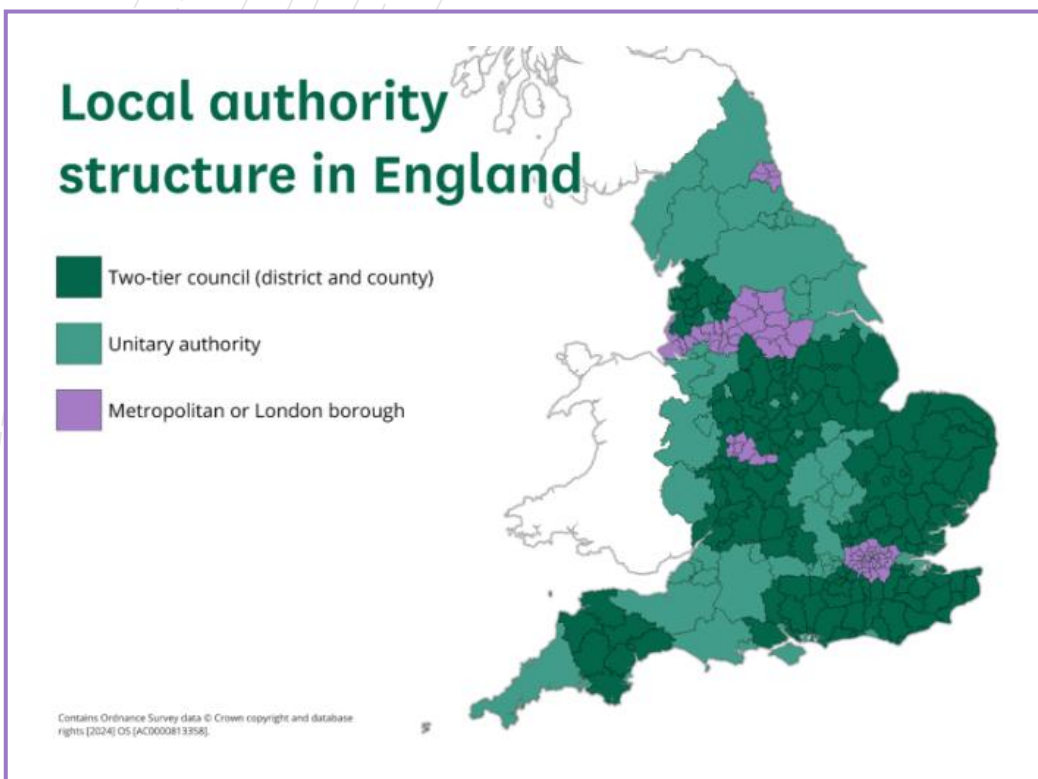
- Eight London boroughs, including Kensington & Chelsea and Westminster, warn that proposed government funding changes will create major financial shortfalls.
- Kensington & Chelsea alone faces a projected **£82.7 million funding loss** over three years (2026/27 to 2028/29), with **£30.1 million** lost in 2028/29.
- The borough estimates it would need to raise council tax by **27%** to close the gap—far above the 5% annual cap without a public referendum.
- Reforms are based on a **notional Band D rate of ~£2,000**, which penalises boroughs like Kensington & Chelsea, where the actual Band D rate is **£1,079**.

Proposed Council Funding Reform – Inner London Impact



- **Severe service risk:** Without alternative funding, councils may need to cut or reduce services such as youth provision, libraries, adult social care, and homelessness support.
- **Council tax limitations:** The 5% cap restricts flexibility, making it harder for councils to respond to shortfalls without central approval.
- **Governance burden:** Financial planning, budget revisions, and stakeholder engagement will increase significantly.
- **Call for adjustments:** Councils are urging the government to consider **local housing costs**, **tourism losses**, and to introduce a **longer transition period**.

Proposed Council Funding Reform – Inner London Impact



Measure	Value
Kensington & Chelsea total loss	£82.7 million over three years
Projected loss in 2028/29	£30.1 million
Required tax rise to cover gap	27%
Current Band D council tax (K&C)	£1,079
Government notional Band D rate	~£2,000
Council tax rise cap (without vote)	5% per year



Ministry of Housing,
Communities &
Local Government

New Council Powers and Monitoring Framework

- **Reduced reporting burden:** Simpler framework allows councils to focus more on outcomes than compliance.
- **More strategic service delivery:** Greater freedom to choose between in-house and outsourced models.
- **Capacity challenges:** Insourcing requires strong procurement, HR, and contract management capabilities.
- **Governance and risk:** Councils must justify insourcing decisions with clear business cases and manage transitions carefully to avoid disruption.
- **Long-term planning:** Sustained performance tracking and accountability remain essential under the new model.



In
Partnership
with

LA Directories
Limited



Ministry of Housing,
Communities &
Local Government

New Council Powers and Monitoring Framework

Government's 15 Priority Outcomes for Councils

People and Place-Based Outcomes

- **Homelessness & Rough Sleeping** – Prevent and reduce homelessness and rough sleeping
- **Housing** – Ensure access to decent, safe, secure, and affordable homes
- **Multiple Disadvantage** – Improve the lives of adults experiencing multiple disadvantages
- **Best Start in Life** – Improve early child health, family support and early education
- **Every Child Achieving & Thriving** – Support children and young people to thrive in school, home, and community
- **Keeping Children Safe & Family Security** – Keep children safe and help more families thrive together
- **Health & Wellbeing** – Help people live healthier lives and reduce health inequalities



In
Partnership
with

LA Directories
Limited



Ministry of Housing,
Communities &
Local Government

New Council Powers and Monitoring Framework

Government's 15 Priority Outcomes for Councils

■ Adult Social Care Focus

- **Quality** – Ensure high-quality care from a skilled workforce
- **Independence** – Support people to live independently with choice and control
- **Neighbourhood Health & Integration** – Deliver joined-up services at a local level

■ Community and Infrastructure

- **Neighbourhoods** – Foster safe, inclusive, and satisfying local communities
- **Environment & Climate** – Build resilience through a healthier natural and built environment
- **Transport & Local Infrastructure** – Improve connectivity with greener, better-maintained transport systems



In
Partnership
with

LA Directories
Limited



Ministry of Housing,
Communities &
Local Government

New Council Powers and Monitoring Framework

Contextual Metrics Informing Outcomes

These wider metrics are used to track local progress and inform targeted improvement:

- **Economic Prosperity & Regeneration** – Promote local economic growth and resilience
- **Child Poverty** – Reduce and alleviate child poverty to improve life chances



Ministry of Housing,
Communities &
Local Government

New Council Powers and Monitoring Framework

Feature

New monitoring outcomes

Change in service powers

Expected benefits

Risks to manage

Administrative focus

Details

15 government-set priorities

Easier to insource previously
outsourced services

More autonomy, reduced
bureaucracy

Resource capacity, service
continuity, procurement skills

Strategic planning,
performance tracking,
workforce capability



Ministry of Housing,
Communities &
Local Government

New Council Powers and Monitoring Framework

- Government to introduce a **simplified performance framework** with 15 priority outcomes for local authorities.
- Councils will have **greater flexibility to insource services**, making it easier to bring outsourced services back in-house.
- The reforms aim to streamline oversight and give councils more autonomy over how services are delivered.



National Audit Office

Fraud and Error – The Case for Better Use of Data

- Estimated **£55–81 billion** lost to fraud and error in the public sector in 2023–24
- Government could save **£6 billion per year** by using data analytics and AI more effectively
- Most existing tools are **reactive**, detecting issues after payments are made, rather than preventing them
- **Real-time, preventative analytics** remain underused across departments



National Audit Office

Fraud and Error – The Case for Better Use of Data

What's Working – and What's Not

- Demonstrated returns on investment:
 - **Network Rail:** 15:1 ROI from fraud analytics
 - **NHS Counter Fraud Authority:** 3:1 ROI
 - **DWP** saved **£588 million** in Universal Credit fraud using analytics
- Challenges:
 - Tools not embedded in service design
 - Patchy adoption and skills gaps
 - Limited transparency and data-sharing



National Audit Office

Fraud and Error – The Case for Better Use of Data

NAO Recommendations

- **Cross-government coordination:** Public Sector Fraud Authority (PSFA) to lead a national plan
- **Invest in scalable tools:** Shared platforms and pooled funding via PSFA and Treasury
- **Embed analytics in delivery:** Design systems with prevention built in, not bolted on
- **Build capacity:** Multidisciplinary teams combining data, fraud, and service expertise
- **Transparency and trust:** Publish clear information on algorithm use and impact



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study



In
Partnership
with

**LA Directories
Limited**

“
**COUNCIL TAX REDUCTION
CLEAR & CONCISE**
Let us make it simple for you
”

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

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



Finding the
right
information
has never been
easier with



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

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

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

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

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

E-mail services.enquiries@ladirectories.com

Peter Davis, Marketing & Account Management

E: peter.davis@ladirectories.com

M: 07807 009 959

Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

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



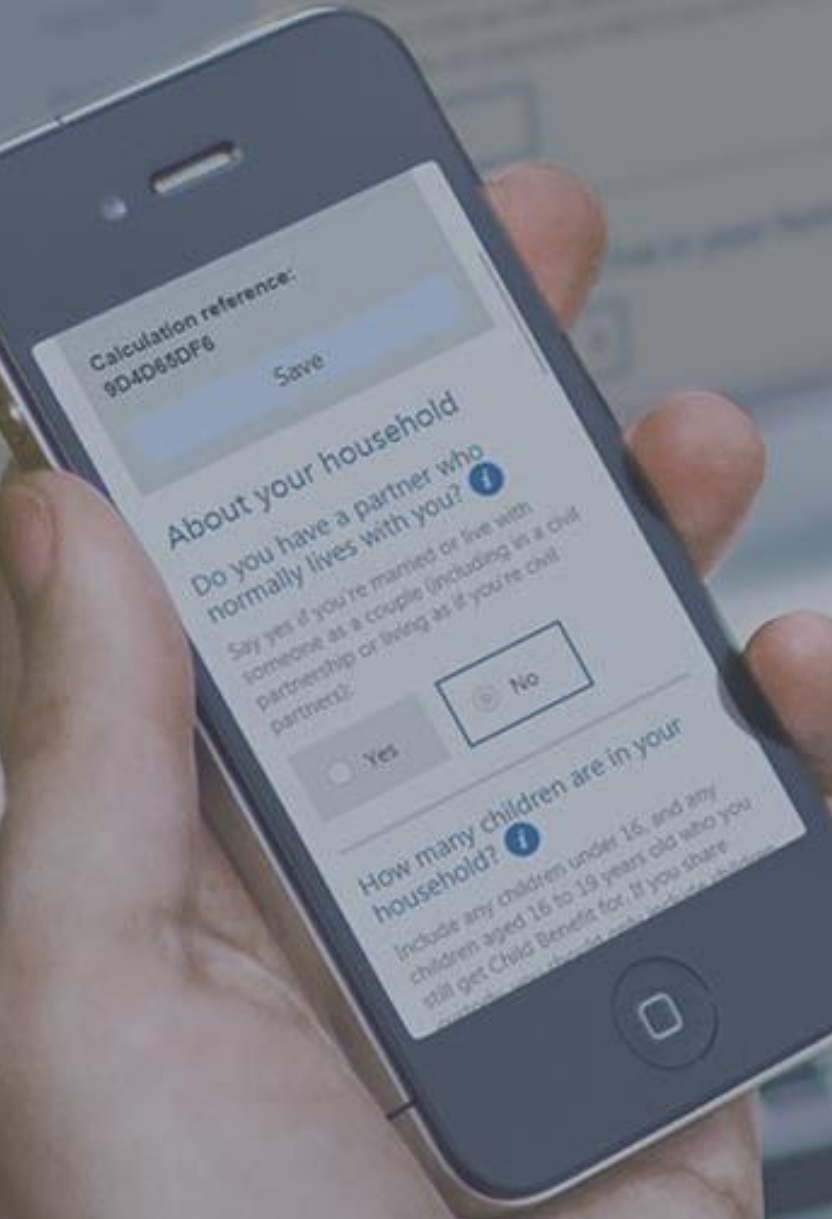
our customers:

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

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

entitledto

independent | accurate | reliable



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

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

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

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

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



Ascendant Solutions
data management

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

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

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

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

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

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



Apply4.Online®



In the news



Local Government
Pension Scheme

LGPS Reform Risks Overwhelming Administrators

- Proposals to improve access and fairness in the Local Government Pension Scheme (LGPS) risk overwhelming already stretched administrative teams.
- Administrators are currently managing multiple demands, including:
 - Asset pooling reforms
 - Actuarial valuation cycles
 - New governance and stewardship requirements
- The cumulative pressure could jeopardise the effective delivery of core pension services.



In
Partnership
with

LA Directories
Limited



Local Government
Pension Scheme

LGPS Reform Risks Overwhelming Administrators

- **Capacity concerns:** Existing resources may not be sufficient to absorb further reform without operational disruption.
- **Calls for staggered implementation:** Advisers recommend phasing reforms to avoid overloading administrators.
- **Skills and resourcing gap:** Delivery will require additional staff, training, and upgraded systems.
- **Governance burden:** Increased complexity from simultaneous reforms raises compliance risks and may reduce service quality.



In
Partnership
with

LA Directories
Limited



Local Government
Pension Scheme

LGPS Reform Risks Overwhelming Administrators

Indicator

LGPS members

Number of participating
employers

LGPS funds in England &
Wales

Main concurrent pressures

Key recommendation

Detail

Approx. 6.4 million

Over 15,000

89 regional funds

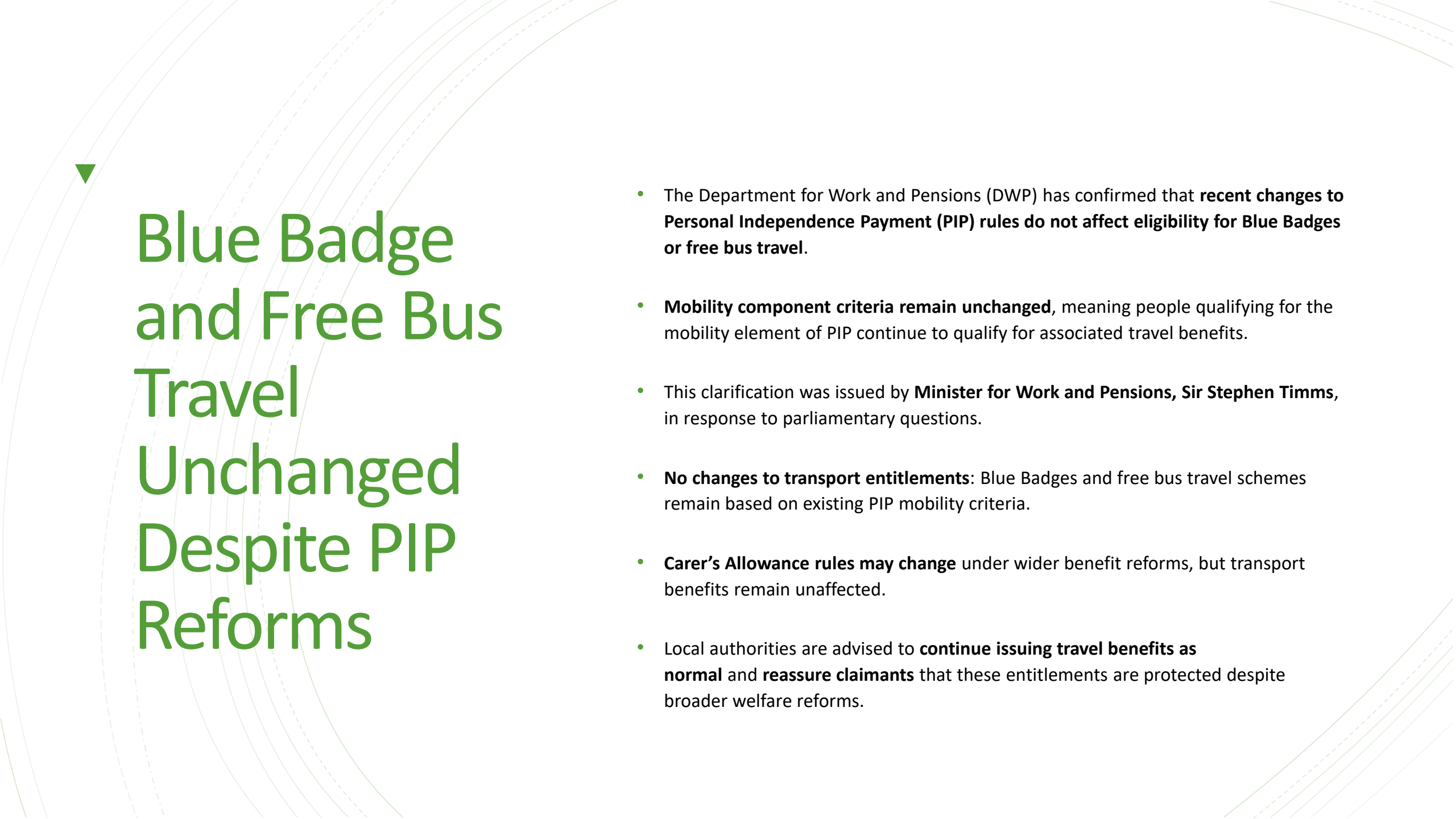
Asset pooling, valuations,
new standards

Stagger reform to align with
capacity



In
Partnership
with

LA Directories
Limited



Blue Badge and Free Bus Travel Unchanged Despite PIP Reforms

- The Department for Work and Pensions (DWP) has confirmed that **recent changes to Personal Independence Payment (PIP) rules do not affect eligibility for Blue Badges or free bus travel.**
- **Mobility component criteria remain unchanged**, meaning people qualifying for the mobility element of PIP continue to qualify for associated travel benefits.
- This clarification was issued by **Minister for Work and Pensions, Sir Stephen Timms**, in response to parliamentary questions.
- **No changes to transport entitlements:** Blue Badges and free bus travel schemes remain based on existing PIP mobility criteria.
- **Carer's Allowance rules may change** under wider benefit reforms, but transport benefits remain unaffected.
- Local authorities are advised to **continue issuing travel benefits as normal** and **reassure claimants** that these entitlements are protected despite broader welfare reforms.



Racial Inequalities in Homelessness and Housing

- A major study of 750,000 households in England found **Black people are nearly four times more likely** to experience homelessness than White people, even after controlling for income and location.
- Only **10% of Black households** accepted as homeless secured social housing, compared to **24% of White households**.
- **Black households remain longer in temporary accommodation** – 43% for more than two years and 18% for over five years.
- The report found that **Black and minority ethnic families face significantly higher risks** of overcrowding and insecure housing.



Racial Inequalities in Homelessness and Housing

- The report highlights **experiences of racism** in the housing system, including pressure to change names or appearance to avoid discrimination.
- Some applicants reported **explicit racist remarks** from housing officers.
- Black families are **six times more likely** to live in overcrowded homes than White families; Pakistani and Bangladeshi families are **seven times more likely**.
- **41% of Black households exit homelessness support to an unknown destination**, compared to 28% of White households.

Eastbourne Criticises Brighton's Use of Out-of-Area Homeless Placements

- Eastbourne's Deputy Leader has accused Brighton & Hove City Council of "exporting" its most vulnerable and challenging homeless individuals without adequate support.
- The number of homeless people Brighton placed in Eastbourne rose from **42 (Oct 2023)** to **172 (May 2025)**.
- Concerns include **isolation, tenancy breakdown**, and strain on Eastbourne's local services once Brighton's legal responsibility ends.
- Two recent deaths in Eastbourne have been linked by local leaders to unsupported placements.



**Brighton & Hove
City Council**



In
Partnership
with

LA Directories
Limited



Eastbourne Criticises Brighton's Use of Out-of-Area Homeless Placements



**Brighton & Hove
City Council**



In
Partnership
with

LA Directories
Limited



- Brighton received nearly **£8 million** in homelessness prevention funding last year, compared to less than **£900,000** for Eastbourne.
- Eastbourne reports **limited information-sharing**, leading to unplanned pressure on housing, health, and support services.
- Placements have triggered increased need for:
 - Temporary accommodation and tenancy management
 - Emergency service interventions
 - Social care and mental health support
- Eastbourne is calling for **better coordination** and **greater transparency** in cross-authority placements.

Eastbourne Criticises Brighton's Use of Out-of-Area Homeless Placements

Brighton's Position

- Out-of-area placements: Due to housing supply shortage
- Safeguards: Placements are reviewed and risk-assessed
- Coordination with councils: Improvements in information-sharing underway

Administrative Implications for Receiving Authorities:

- Unplanned costs and demand on homelessness services
- Strain on housing teams, enforcement, and safeguarding functions
- Need for formal protocols on inter-authority communication and joint case management



**Brighton & Hove
City Council**



In
Partnership
with

LA Directories
Limited





Government Announces Right to Buy Reforms

- From 2026–27, councils will be allowed to **combine Right to Buy receipts with government grants indefinitely** to support new social and affordable housing delivery.
- Reforms aim to **protect social housing stock** while supporting replacement.
- Key changes include:
 - **Eligibility extended**: tenants must have 10 years' public sector tenancy (up from 3 years).
 - **Discounts reduced**: starting at 5%, rising by 1% per year to a maximum of 15%.
 - **New-build homes exempt** from Right to Buy for **35 years**.
 - **Resale restrictions**: 10-year discount repayment period and **council right of first refusal in perpetuity**.



Government Announces Right to Buy Reforms

- **Greater funding flexibility** enables councils to build more homes but requires careful financial planning and monitoring.
- Councils will need to update:
 - Eligibility checks
 - Discount and repayment policies
 - Legal agreements and resale enforcement procedures
- **Oversight responsibilities** will grow, as the government expects councils to deliver **more new social rent homes than are sold**.
- **Tenant safeguards** will be strengthened to prevent exploitation by third-party buyers, requiring updated training and procedures.



Government Announces Right to Buy Reforms

Area	Reform Detail
Tenant eligibility	10 years' tenancy (previously 3 years)
Discount structure	5% base, rising to 15% max
Exemption for new builds	35-year ban on Right to Buy
Resale conditions	10-year repayment; council retains first refusal
Funding rule change	RTB receipts can be combined with grants indefinitely
Replacement expectation	No one-for-one rule, but net gain required

UN Raises Concerns Over UK Welfare Bill

- The UN Committee on the Rights of Persons with Disabilities has raised formal concerns about the UK's proposed Welfare Bill.
- It warns the bill could worsen poverty and hardship for disabled people, and questions whether it complies with international human rights obligations.
- The UN has requested:
 - A full **impact assessment**
 - Evidence of **consultation with disabled people**
 - Clarification on whether it will be designated a **money bill**, limiting Lords scrutiny
- The Committee also criticised harmful public narratives portraying disabled people as benefit cheats.



UN Raises Concerns Over UK Welfare Bill

- The bill passed its final Commons vote by **336 to 242**, with **47 Labour MPs** voting against it.
- Proposed reforms to **Personal Independence Payment (PIP)** were withdrawn following pressure, but changes to **Universal Credit** remain.
- A revised amendment now includes:
 - A requirement for **co-production** with disabled people
 - A **consultation** on PIP before further reform
 - A commitment to setting **targets** to close the disability employment gap
- However, no fixed date has been set for a full review.



“Almost Dickensian” Child Poverty in England

The Children’s Commissioner warns that many children are living in **severe poverty**, lacking essentials such as food, heating, hygiene, and stable housing.

- Over **1 million children** are now living in **destitution**, with daily life shaped by hunger, overcrowding, and stigma.
- The **two-child benefit cap** is a key driver, pushing around **109 children into poverty every day**.
- The Commissioner calls current conditions "**morally indefensible**" and warns poverty is being normalised by children themselves.

“Almost Dickensian” Child Poverty in England

Lived Experiences and Systemic Failures

- Children describe:
 - **Missing meals** and poor-quality school food
 - **Overcrowded or temporary housing**, often cold and unsafe
 - Long or unsafe walks to school due to lack of transport
 - **Shame and guilt** for needing help, and feeling left behind
- The report highlights a lack of consistent support and systemic barriers to accessing basic needs and entitlements

“Almost Dickensian” Child Poverty in England

Key Recommendations:

- **Scrap the two-child cap** and uprate benefits with a **triple lock**
- Limit stays in **B&B accommodation** to 6 weeks; prioritise permanent housing
- Provide **free bus travel** for all school-aged children
- **Auto-enrol children** in free school meals; improve quality
- Increase **child safety measures** (e.g. lighting, PCSOs)
- Expand **holiday food and activity programmes**
- Involve children in shaping the new **National Youth Strategy**

Administrative Implications:

- Cross-departmental coordination across **education, housing, welfare, and transport**
- **Policy reform** on benefits, school food, and youth services
- **Data and monitoring systems** to track child poverty and outcomes
- Investment in **communications and outreach** to reduce stigma and increase access

Welfare Bill Revisions to Lift 50,000 Out of Poverty

- A revised impact assessment shows the Welfare Bill will now **lift 50,000 people out of poverty by 2030**, following major government U-turns.
- Earlier versions of the bill were expected to **push up to 250,000 people into poverty**; concessions reduced this to 150,000, and final changes have now reversed the impact.
- Key changes include **dropping proposed cuts to Personal Independence Payment (PIP)** and amending elements of Universal Credit reforms.

Welfare Bill Revisions to Lift 50,000 Out of Poverty

- The changes remove the bill's original projected **£5 billion in annual savings**, resulting in **no net fiscal benefit** over five years.
- The Treasury warns this will leave a **budget gap**, potentially requiring **tax rises** or the introduction of a **wealth tax**.
- The changes were prompted by political pressure—**47 Labour MPs** rebelled against the bill during its final Commons vote.
- Despite amendments, criticism continues over lack of a formal review timetable and limited impact on structural poverty.

Welfare Bill Revisions to Lift 50,000 Out of Poverty

Measure	Value
Poverty reduction (by 2030)	50,000 people lifted out
Original projected poverty increase	250,000
Revised projected increase (pre U-turn)	150,000
Annual savings lost	£5 billion
Net savings over five years	£0
Labour MPs voting against the bill	47

New Pension Schemes Bill – Boost for Savers

- The government's proposed **Pension Schemes Bill** could boost average pension savings by up to **£29,000** over a working life.
- Reforms are designed to improve value, reduce fees, and ensure better returns for **20 million savers**.
- The Bill aims to streamline the system and support people to achieve better retirement outcomes.

New Pension Schemes Bill – Boost for Savers

Key Measures in the Bill

- **Small pot consolidation:** Pension pots under £1,000 to be automatically merged into better-value schemes.
- **Value-for-money tests:** All schemes must meet new standards or wind up, helping savers avoid poor performers.
- **Scale and investment:** Larger schemes (over £25bn) encouraged to boost returns and invest more in UK growth.
- **Clear retirement income options:** Schemes must provide straightforward, good-value decumulation pathways.
- **Defined Benefit surpluses:** Rules will allow schemes to use surplus assets (worth up to £160bn) to benefit members and employers.

New Pension Schemes Bill – Boost for Savers

Area	Implication
Pension boost	Up to £29,000 for the average saver
Savers affected	20 million
Small pot threshold	£1,000 or less
Scheme scale	≥£25 billion (encouraged for growth)
DB surplus reforms	~£160bn in assets unlocked
LGPS pooling (separate)	£400bn in assets to be aligned with value-for-money goals

Universal Credit Rebalancing – Overview and Fiscal Impact

The Universal Credit Bill introduces a **rebalancing of support**:

- **Standard Allowance increased** for all claimants (up to £725/year)
- **LCWRA (Limited Capability for Work-Related Activity) element reduced** for new claimants

Net cost to government grows from £480m in 2026–27 to **£2.06bn** by 2029–30, as standard allowance increases outweigh LCWRA savings

Transitional protection for existing claimants limits short-term savings

Additional employment support investment: **£3.8bn** by 2029–30

Universal Credit Rebalancing – Overview and Fiscal Impact

Poverty and Distributional Impact

By 2030, reforms expected to result in:

- 50,000 fewer people in relative poverty (after housing costs)
- Includes reductions of 50,000 children and working-age adults

However, relative poverty before housing costs increases by 150,000 among working-age adults

Around 6.7 million households gain, but new claimants with severe or fluctuating health conditions may lose support under revised LCWRA rules

Universal Credit Rebalancing – Overview and Fiscal Impact

Area	Implication
Benefit structure	Creates a two-tier system: existing LCWRA claimants protected, new claimants receive less
Communications	DWP and councils must clearly explain changes and who is affected
Monitoring	Enhanced tracking of poverty outcomes (both AHC and BHC) and work progression
Employment support	Coordinated rollout of new programmes linked to UC for targeted groups
Fiscal management	Short-term increase in welfare costs with longer-term savings dependent on employment gains

Employment Rights Bill – Overview and Purpose

- The Employment Rights Bill forms part of the Government's '**Plan to Make Work Pay**' and is described as the **biggest upgrade to workers' rights in decades**.
- Aims to address:
 - Low pay and insecure work
 - Fire-and-rehire practices and zero-hours contracts
 - Unfair dismissal, flexible working, and parental leave
 - Workplace protections, including from harassment
- Expected to benefit workers in sectors such as **retail, hospitality, social care, and warehousing**.

Employment Rights Bill – Overview and Purpose

- The Bill supports broader goals around **growth, health, and equality** by improving job security and progression.
- Key benefits:
 - Productivity improvements
 - Narrowing of inequality gaps
 - Stronger employment protections for vulnerable workers
- **Cost to business** estimated at up to **£5 billion per year**, with small and medium-sized employers expected to bear the greatest burden.

Employment Rights Bill – Overview and Purpose

Area

Implication

Tribunals & enforcement

Likely increase in case volume for Employment Tribunals and ACAS; expanded role for the new Fair Work Agency

Employer readiness

Employers, particularly SMEs, will need clear guidance and implementation support

Implementation

Reforms will be phased over 2025–27, with consultations on issues like zero-hours, parental leave and sick pay

Monitoring

Ongoing evaluation planned post-implementation; further secondary legislation expected

Discretionary Housing Payments 2024–25 – Headline Findings

Local authorities in England and Wales spent 107% of their allocated DHP budgets, down slightly from 112% in the previous year.

Spending patterns by local authority:

- 18% spent less than 95% of allocation
- 56% spent between 95–105%
- 26% spent over 105%

146,870 DHP awards were made by 307 reporting local authorities.

Discretionary Housing Payments 2024–25 – Headline Findings

How DHPs Were Used

61% of expenditure was linked to **welfare reforms**, including:
– **24% on Removal of the Spare Room Subsidy**

Other key spending areas:
– **30% for moving accommodation**
– **12% for short-term rent costs while seeking employment**

Two Child Limit – April 2025 Update

As of April 2025, 469,780 Universal Credit households were affected by the two-child limit – a 3% increase (+13,520) from April 2024.

A total of 1,665,540 children lived in these households, up 2% (+37,150) year-on-year.

453,600 households were not receiving the child element for at least one child due to the policy.



With the closure of Child Tax Credit in April 2025, the policy now applies only to Universal Credit.

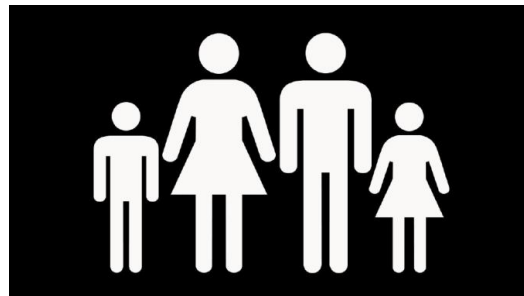


Two Child Limit – April 2025 Update

26,300 households had an **exception** to the two-child limit in place.
– The most common reason: **multiple births**, accounting for **17,730 households (67%)**.

The number of affected households continues to grow as more children are born into families with **two or more children since 6 April 2017**.

No further Child Tax Credit data is available, as it has now closed to new claims.

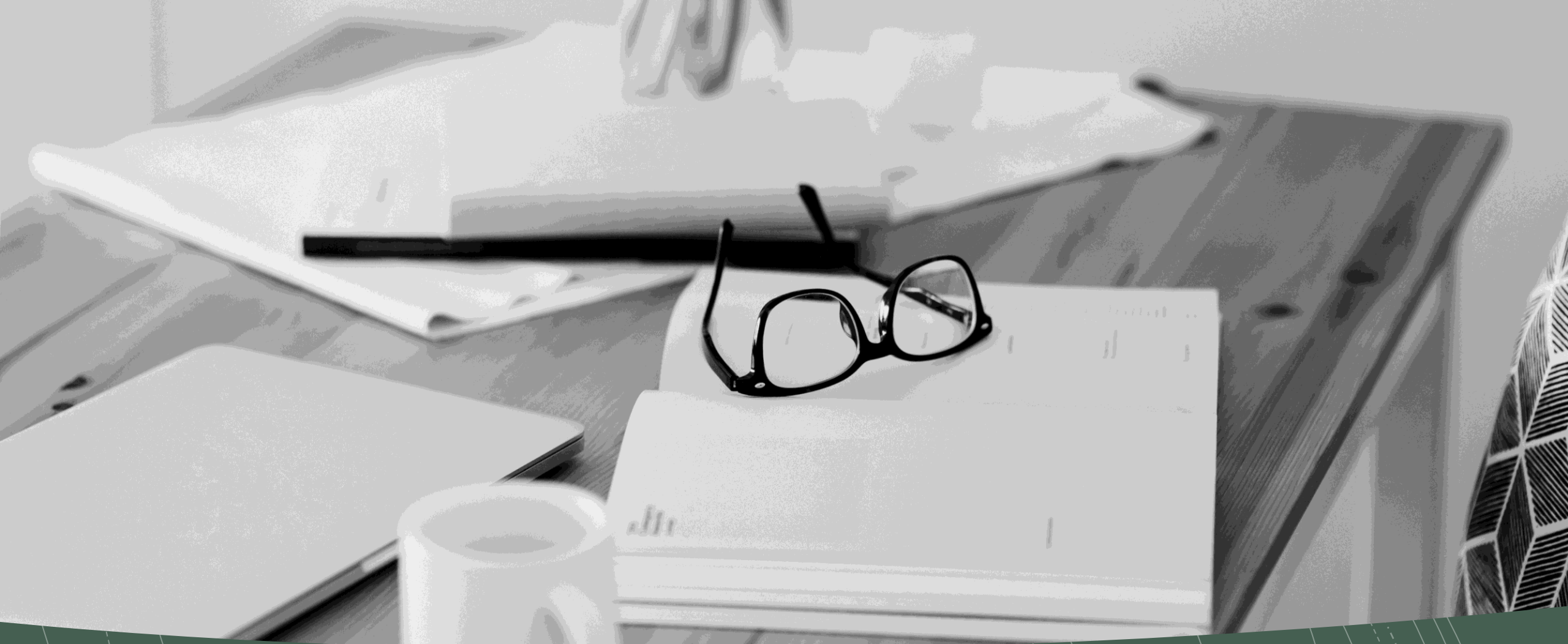


Quote of the Week

"We know what's possible when you give people with skin in the game the power to change lives.." — Angela Rayner, Deputy Prime Minister

Angela Rayner is the Deputy Prime Minister of the United Kingdom and Secretary of State for Housing, Communities and Local Government, having served as MP for Ashton-under-Lyne since 2015. Rising from a background as a care worker and trade unionist, she is known for her advocacy of workers' rights and her influential role within the Labour Party





Additional Ideas and Analysis



114 & Reform Watch

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

English Devolution & Community Empowerment Bill – Key Changes

- Councils will be legally required to ensure **effective neighbourhood governance**, strengthening local decision-making and accountability.
- A new tier of **strategic authorities** (e.g. combined county authorities, strategic combined authorities, Greater London Authority) will be created with standardised functions and powers.
- All councils must adopt a **Leader and Cabinet governance model**.
 - Existing mayoral systems will remain.
 - Committee systems and new mayoralties will no longer be permitted.

English Devolution & Community Empowerment Bill – Key Changes

- **Neighbourhood governance duties** will require councils to establish and support local forums, panels, or other structures.
- Councils will need to **revise constitutions** and retrain officers and elected members to operate under the Leader and Cabinet model.
- Creation of strategic authorities will increase the need for **inter-council coordination**, especially on transport, housing, and licensing.
- Much of the detail will be set out in **secondary legislation**, requiring legal and governance teams to be responsive and adaptable.

English Devolution & Community Empowerment Bill – Key Changes

Obligation

Neighbourhood governance
mandate

Leader and Cabinet model
compulsory

Strategic authority formation

Uniform mayoral voting rules

Awaiting secondary
regulations

Local Authority Impact

Establish local decision-
making structures

Governance restructuring
and member training

Joint planning, standardised
governance duties

50%+1 majority model,
where applicable

Legal and procedural
readiness essential

Slough Borough Council – Key Risks to Recovery

- Commissioners report continued concerns about:
 - **Fragile financial position**
 - **Political instability**
 - **Weak use of data and insights**
 - **Underdeveloped culture change programme**
- Council has been under government intervention since **December 2021**, now extended to **November 2026**.
- A flawed past restructure led to the **loss of corporate knowledge** and disrupted service delivery.
- Recruitment and retention remain challenging.

Slough Borough Council – Key Risks to Recovery

- **Corporate leadership** has stabilised: a permanent leadership team is now in place, with stronger Cabinet confidence.
- Audit, scrutiny, and financial processes have improved, but remain inconsistent.
- **No strategic transformation plan or Target Operating Model** is in place—current work is tactical and short-term.
- **Service delivery is patchy**, with performance often falling below public expectations.
- Better use of data, financial control, and clearer long-term planning are still needed.

Slough Borough Council – Key Risks to Recovery

Area	Status
Government intervention	In place since Dec 2021, extended to Nov 2026
Main risks	Finance, governance, culture, data
Leadership	Permanent team now in post
Service quality	Inconsistent, below expectations
Transformation plan	Not yet in place
Commissioner report deadline	September 2025

BCP Council Faces Insolvency Due to SEND Pressures

- **Bournemouth, Christchurch and Poole (BCP) Council** forecasts a **£171 million SEND budget shortfall** by March 2026.
- Council Leader **Millie Earl** warns the authority is now "**technically insolvent**", citing years of underfunded statutory responsibilities.
- Rising SEND demand and insufficient government funding have led to sustained budget deficits since 2020.
- Servicing the accumulated SEND debt alone will soon cost **£7.5 million annually**.

BCP Council Faces Insolvency Due to SEND Pressures

- The government has extended the **SEND statutory override**—allowing councils to exclude SEND overspends from formal accounts—until **March 2028**.
- Over half of English councils have warned they risk insolvency when this deferral mechanism ends.
- BCP warns the override does not address the core issue: **who will pay the debt**.
- The council is now considering **cuts to environmental services, play provision, and community support** to manage the financial pressure.
- The leader proposes that government should **cover the borrowing costs** of SEND spending directly.

BCP Council Faces Insolvency Due to SEND Pressures

Measure	Value/Status
SEND budget gap (by Mar 2026)	£171 million
Annual debt servicing cost	£7.5 million
Statutory override end date	Extended to 31 March 2028
National SEND reform funding	£760 million over 2 years (announced)
Risk to council viability	Described as “imminent financial threat”

Government Appoints Envoys to Oversee Warrington Council

- The government has appointed **four ministerial envoys** to work with **Warrington Borough Council** due to concerns over **£1.8 billion in debt**, largely from commercial investments.
- Envoys will support, challenge, and advise—but the council retains responsibility for its own improvement.
- The intervention follows a **Best Value inspection** which recommended stronger oversight.
- The measures are in place until **31 July 2030**, unless amended or revoked earlier.

Government Appoints Envoys to Oversee Warrington Council

- **Envoys' powers include:**
 - Scrutiny of decision-making
 - Oversight of senior officer appointments and performance
 - Powers to restrict further borrowing or spending
- The council must:
 - Submit an **improvement plan within six months**
 - Begin recruitment for a **permanent improvement lead**
 - **Review all investments** within two years
 - Fully cooperate with the envoys
- The lead envoy will be paid **£1,200/day**, others **£1,100/day**.

Government Appoints Envoys to Oversee Warrington Council

Measure

Total council debt

Oversight duration

Lead envoy

Daily cost to council

Key requirement

Other requirements

Detail

£1.8 billion

Until 31 July 2030

Sir Stephen Houghton

£1,200 (lead), £1,100 (others)

Improvement plan due
within 6 months

Investment review,
permanent leadership,
cooperation with envoys

Call for Investigation into Southend Council's Role in Fraud Team

- Councillors have called for a formal probe into **Southend-on-Sea City Council's involvement** in a controversial fraud investigation team.
- Allegations suggest the team may have been **illegally established**, raising serious governance concerns.
- Questions have been raised about the council's role, oversight arrangements, and whether it acted within its legal powers.

Call for Investigation into Southend Council's Role in Fraud Team

- The council's involvement has been described as **lacking transparency and proper authorisation**.
- If found to have acted improperly, the council could face:
 - **Legal and reputational risk**
 - Loss of **public trust** in anti-fraud measures
 - The need for **enhanced scrutiny and oversight**
- Calls have been made for an **independent investigation**, alongside improvements to internal governance and fraud control procedures.

Call for Investigation into Southend Council's Role in Fraud Team

Issue

Nature of concern

Governance issue

Proposed action

Potential consequences

Detail

Legality of council's fraud investigation activity

Lack of clarity on authorisation and oversight

External review and investigation

Legal risk, reputational damage, policy changes

Reform UK Proposes Cuts to Council Diversity Roles

- Reform UK proposes **removing diversity, equality and inclusion (DEI) roles** from councils to reduce spending.
- Analysis shows these roles are already minimal: across **10 Reform-led councils, only 4.56 full-time equivalent roles exist.**
- Estimated savings from cutting these roles would be **just 0.003% of total council budgets.**
- Reform UK frames this as part of broader efforts to reduce “wasteful spending”.

Reform UK Proposes Cuts to Council Diversity Roles

- **Total DEI spending across councils was £27 million in 2022–23**, a fraction of council budgets.
- Reform UK claims **£7 billion could be saved** by wider cuts, but local DEI savings are negligible.
- Critics argue the proposal is **symbolic rather than practical**, with no meaningful effect on key local services like **social care and education**.
- Concerns raised that the focus is politically motivated and may undermine equality duties.

Reform UK Proposes Cuts to Council Diversity Roles

Measure	Figure
DEI roles in Reform-led councils	4.56 full-time equivalents
Estimated savings from cuts	0.003% of council budgets
Total DEI spend (England, 2022–23)	£27 million
Reform UK broader claimed savings	£7 billion (across government)

Reform UK Halts Kent County Council HQ Sale

- Kent County Council under Reform UK leadership has **cancelled the sale of Sessions House (county headquarters)**.
- **500 staff will return** to office working at Sessions House from August 2025, reversing previous hybrid working plans.
- Decision avoids borrowing **£14 million for relocation**, saving an estimated **£33 million** by March 2026 and reducing debt interest costs by **£2,000 per day**.

Reform UK Halts Kent County Council HQ Sale

Broader Cost-Saving Measures Announced

- **Green retrofit programme cancelled**, saving **£32 million over four years** (solar panels, LED lighting dropped).
- **Electric vehicle fleet scrapped**, saving **£7.5 million by 2030**.
- **Councillors' allowances cut by 5%**, saving **£202,500** redirected to local grants.
- **Children's residential care brought in-house**, projected to save **£1.5 million over two years**.
- **Subscriptions and external memberships cut**, saving **£180,000**.

Reform UK Halts Kent County Council HQ Sale

Area	Implication
Office strategy	Large-scale office return requires workspace adjustments
Borrowing and debt	Reduced borrowing lowers short-term costs
Capital investment	Halted infrastructure upgrades may affect long-term assets
Climate commitments	Delays or reversals on net zero targets
Internal governance	Reform UK's new "efficiency unit" raises transparency concerns



Legal Issues of Note

Former Council Employee Charged with Fraud

- A former Bolton Council employee, **Richard Shaw (45)**, has been charged with **fraud by abuse of position**.
- The alleged offences took place between **February 2015 and April 2023**.
- Following an internal investigation in 2023, Mr Shaw was **dismissed**, and the matter was referred to **Greater Manchester Police**.
- He is due to appear in court at a future date.

Former Council Employee Charged with Fraud

- **All financial losses have been refunded** to those affected.
- Bolton Council stated it followed its established policy to **prevent, detect and report fraud**.
- Key administrative actions include:
 - Strengthening **internal controls and audit procedures**
 - Swift internal investigation and external referral
 - Maintaining public trust through **transparency and restitution**

Former Council Employee Charged with Fraud

Detail

Name

Age

Charge

Time period

Council action

Victim impact

Information

Richard Shaw

45

Fraud by abuse of position

Feb 2015 – Apr 2023

Dismissal and police referral

Full financial restitution
provided

A8/2025

Housing Benefit Operations 2025–26 – DWP Priorities

- **Focus areas** for DWP monitoring:
 - Speed of processing claims
 - Fraud and error rates
 - Change of circumstance handling
 - Overpayments and debt recovery
- **No routine DWP inspections** since 2012 – inspections may resume if performance concerns arise.
- Emphasis remains on collaboration between DWP and local authorities to maintain delivery standards as **caseloads decline** due to Universal Credit rollout.

A8/2025

- **Housing Benefit Award Accuracy (HBAA) initiative** continues:
 - Additional funding to conduct full case reviews
 - Councils must accurately record and report review outcomes
- **HBAA Indicator tool** measures:
 - Expected vs actual weekly reductions in awards
 - Effectiveness of reviews and interventions
- DWP uses these metrics to target support and assess cost-effectiveness.

A8/2025

Area	Responsibility / Risk Trigger
Performance	Slow processing, weak review outcomes
Fraud/error levels	Higher than national benchmarks
Audit & subsidy returns	Significant errors or late submissions
Engagement with DWP	Required where performance or accuracy is low
Potential inspections	May resume if data shows systemic underperformance

A7/2025

Housing Benefit Award Accuracy Initiative 2025–26

- DWP continues the **Award Accuracy initiative**, offering targeted funding for:
 - **Proactive case reviews** – Regular reassessment of claimants to ensure correct awards.
 - **Intervention recording** – Capturing outcomes and changes accurately in local systems.
- The goal is to **reduce underpayments and overpayments**, supporting both fairness and subsidy control.

A7/2025

- Councils must:
 - Submit **quarterly reports** on review outputs, correction volumes, and financial outcomes.
 - Track key metrics such as:
 - **Cases reviewed**
 - **Corrected award numbers**
 - **Financial value of adjustments**
- DWP uses this data to evaluate local performance and refine funding allocation.

A7/2025

Area

Local Authority Task

Case review activity

Conduct targeted reviews under HBAA guidance

Record-keeping

Accurately log review actions and award changes

Reporting

Provide detailed quarterly submission of activity and results

Outcome monitoring

Evaluate overpayment/underpayment trends and financial impacts



Job Adverts From Business Smart Solutions



BUSINESS SMART

SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner





Meet The Team



**Ben
Moreton**

CEO



**Mark
Thomas**

Operations



**Robert
Fox**

Lead Consultant



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

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

#TeamBSS - Sam Goddard





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

[>> 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

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



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.

Role

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

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



Council Tax Officer (MRI/Academy)

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

- All aspects of Council Tax billing and recovery
- 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 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 MRI (Academy) system

To find out more or to apply

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



Council Tax Account Officer (MRI/Academy)

3 months initially | £29.50ph (umbrella) | Remote

- All aspects of Council Tax billing and recovery
- 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 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 MRI (Academy) system

To find out more or to apply

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

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

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

[!\[\]\(517a7d989a4ce36f9494a741b4a3fae5_img.jpg\) Start your journey today – register now!](#)

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

[Contact us here](#)



Payroll Solution

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



umbrella.co.uk
account | consult | reward

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

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

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



"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

entitledto
independent | accurate | reliable

- 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



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.