



In  
Partnership  
with

LA Directories  
Limited

MALG



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# Revenues and Benefits Discussion Group

1 September 2025



## Visionary Network Partnership

WORKING TOGETHER TO SHAPE BETTER PUBLIC SERVICE

We are a strategic partnership of organisations working across the public sector to help rethink & redesign services in a joined-up, values-led way.

*Our work is built on:*

**Partnership, not prescription** – co-designed support that respects local knowledge & ambition.

**Policy and strategy expertise** – from front-line delivery through to legislative insight.

**We collaborate with councils, departments and public bodies** – providing strategic insight & practical tools to improve outcomes and deliver sustainable change.

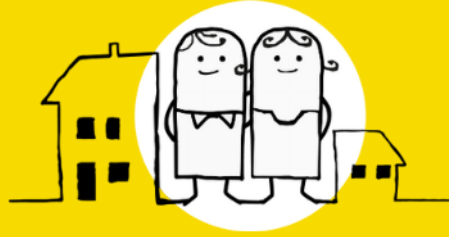
**Cross-service thinking** – solutions that work across benefits, council tax, recovery, safeguarding, grants, & more.

**Support, not imposition** – our role is to listen, understand, & help improve systems that already serve communities.

**Modern** – leveraging AI/Automation & innovative thinking.



# 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.

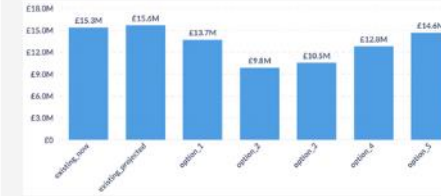
## Automatic Reporting

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

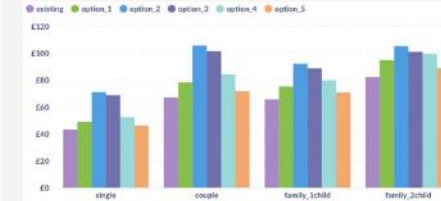
### Total annual cost options



### 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

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

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

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

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

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



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

Welcome to a  
new era of  
council tax  
deduction  
schemes

Bristol City  
Council Case  
Study



In  
Partnership  
with

**LA Directories  
Limited**

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

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

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



Finding the  
right  
information  
has never been  
easier with



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

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

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

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

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

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

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## Ferret Information Systems Ltd



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



### our training services:

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



### our products:

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



### our platforms:

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



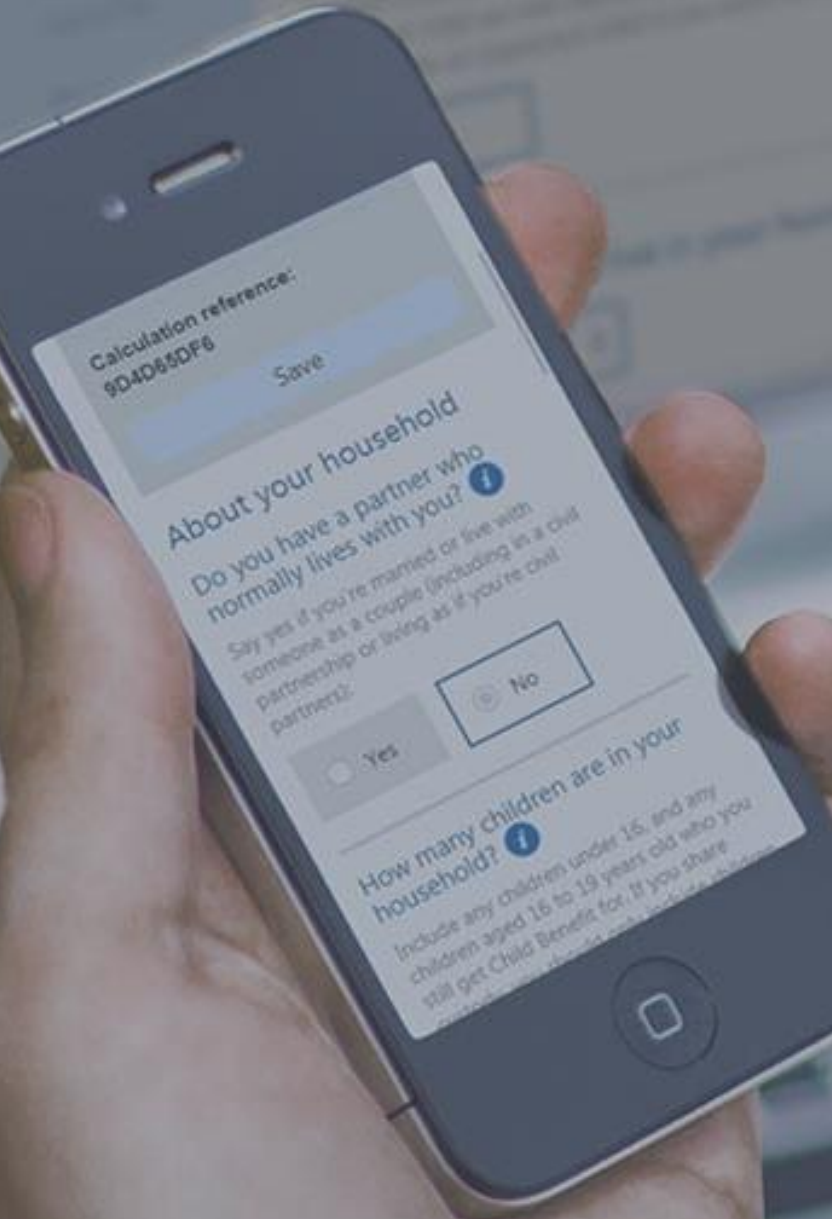
### our customers:

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

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

# entitledto

independent | accurate | reliable



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

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

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

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

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



**Ascendant Solutions**  
data management

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

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

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

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

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

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



**Apply4.Online**®



In the news

## LGA Urges Reform of Housing Benefit Subsidy and Investment in Supported Housing

- Current housing benefit subsidy rules leave councils millions of pounds out of pocket, reducing capacity to commission supported housing
- Supported housing provides for people with complex needs including homelessness, disability, and mental health conditions
- A shortage in 2023–24 added £71m to NHS costs through delayed hospital discharges
- Expanding supported housing could save £50m annually for the NHS and £6bn across the wider public sector
- The LGA also published new guidance for councils to support delivery of the Supported Housing (Regulatory Oversight) Act, including tools, checklists, and pilot learnings

## LGA Urges Reform of Housing Benefit Subsidy and Investment in Supported Housing

- Ongoing financial pressure on councils from subsidy shortfalls and unfunded new burdens
- Risk to vulnerable residents if supported housing is under-supplied, increasing homelessness and delayed discharges
- Greater strain on NHS and social care services when supported housing provision is inadequate
- Licensing, enforcement, and commissioning duties require sustainable funding to be effective
- Need for clear subsidy reform and long-term funding models to secure stability and reduce systemic pressures

# LGA Urges Reform of Housing Benefit Subsidy and Investment in Supported Housing

## Key Numbers & Dates

- £71m – NHS costs from delayed discharges in 2023–24
- £50m – potential annual savings for the NHS from improved provision
- £6bn – potential wider public sector annual savings
- £700m – temporary accommodation subsidy gap absorbed by councils over five years (to Dec 2024)
- 200,000+ – projected additional supported housing units needed by 2040
- 27 August 2025 – LGA issued its reform call and guidance

## References

- Local Government Lawyer – *Government urged by LGA to reform housing benefit subsidy rules that leave councils “millions of pounds out of pocket”* (27 August 2025)
- Local Government Association – *Supported housing: Guidance for local authorities in England* (August 2025)
- Local.gov.uk – *Temporary accommodation subsidy gap has cost councils more than £700m over last five years* (December 2024)
- Local.gov.uk – *LGA calls for supported housing investment to reduce strain on health and care services* (August 2025)
- Financial Times – report on subsidy shortfalls, including Sheffield’s £5.9m loss in 2022–23

# Council Debt Crisis Forcing Sale of Community Assets

- UK councils now owe a combined **£122bn**, up 7% in the past year – equivalent to **£1,700 per resident**
- Assets including **schools, care homes, leisure centres, sports clubs, and even Olympic legacy sites** are being sold to reduce debts
- Sales are enabled by government “**capitalisation directions**” allowing councils in financial distress to use asset disposals or loans to fund day-to-day services
- **30 councils** received such powers this year (19 last year)
- Croydon Council: **£1.5bn debt**, £210m asset sales since 2021 (covering only ~15% of debt), spending **£70m/year** on debt repayment
- Greenwich Council: planning to sell a £1.6m Olympic equestrian centre despite community opposition

# Council Debt Crisis Forcing Sale of Community Assets

- **Erosion of public value:** Once community assets are sold, councils lose long-term regeneration tools and local amenities
- **Service instability:** Closures of leisure centres, nurseries, and sports clubs disrupt vital community services (e.g., New Addington Boxing Club, serving 300 young people, displaced by Croydon asset sales)
- **Financial short-termism:** Asset sales provide only marginal debt relief, while repayments continue to escalate
- **Systemic issues:** Reliance on high-risk commercial borrowing (e.g., shopping centres, retail parks, energy firms) leaves councils vulnerable to interest rate rises and business failures
- **Policy pressure:** Local Government Information Unit and council leaders warn only **long-term funding reform or debt write-offs** can restore sustainability

# Council Debt Crisis Forcing Sale of Community Assets

## Key Numbers

- **£122bn** – combined UK council debt
- **£2.9bn** – value of public assets sold in past two years (excluding Right to Buy homes)
- **£70m** – Croydon’s annual debt repayments
- **£268m** – Greenwich’s additional borrowing in 2024, mainly for affordable housing
- **£1.6bn** – Warrington Council’s debt (among the highest relative to population)
- **1/3 of councils** warn they could go bust within five years without change

## References

- BBC Shared Data Unit – *Schools, care homes and sports clubs sold off to pay spiralling council debt* (26 August 2025)
- Public Accounts Committee – warnings on unsustainable council borrowing (2024)
- Institute for Fiscal Studies – core spending power for councils down **18% per person** since 2010
- Local Government Chronicle – commentary on borrowing risks and interest rate exposure



# Business Rates Relief Cut to 40% – Bills to Double for Retail, Hospitality and Leisure

- From April 2025, relief for **retail, hospitality and leisure properties** will fall from **75% to 40%**
- Average bills set to rise by **140% or more** (Colliers)
- Example increases:
  - Shops: **£3,751 → £9,003** per year
  - Restaurants: **£5,563 → £13,351**
  - Pubs: **£4,017 → £9,642**
- Relief scheme was first introduced in 2022 by Conservatives; Labour pledged to replace the system but announced the cut in October 2024
- Business rates expected to raise **£26bn in England in 2025**



# Business Rates Relief Cut to 40% – Bills to Double for Retail, Hospitality and Leisure

- **High street pressure:** Rates rise cited as “final blow” for many firms already hit by higher NI contributions and minimum wage costs
- **Closures expected:** Centre for Retail Research forecasts **17,349 shop closures in 2025**; insolvency experts warn **1 in 10 pubs at imminent risk**
- **Regional impact:** London’s West End faces **£44.5m increase** in property bills, risking jobs and retail viability
- **Policy framing:** Labour argues it prevented the relief ending entirely, protecting 250,000 properties with 40% relief until a new permanent system is introduced in 2026
- **Equity debate:** Planned reforms aim to level the playing field between high street businesses and online retailers

# Business Rates Relief Cut to 40% – Bills to Double for Retail, Hospitality and Leisure

## Key Numbers

- **75% → 40%** – reduction in relief
- **£26bn** – forecast business rates revenue in 2025
- **250,000** – properties benefiting from partial relief in retail, hospitality and leisure
- **17,349** – projected shop closures in 2025
- **1 in 10 pubs** – judged at imminent risk of closure

## References

- *The Times* – *Business rates bills to more than double from April* (21 January 2025)
- Centre for Retail Research – shop closure forecasts (2025)
- Price Bailey – insolvency analysis of pubs (2025)
- New West End Company – warnings on £44.5m annual rates rise in London's West End

# Complaints Mount Over Second Home Council Tax Premiums

- From April 2025, more than **200 councils** introduced a **100% premium on second homes**, doubling typical bills to around **£3,672**
- A **Freedom of Information request** (TaxPayers' Alliance) found **311 complaints** made to councils since 2023 about the premium
- **Kensington and Chelsea** recorded the most complaints (21); one resident reported just **72 hours' notice** between a delayed response and a court summons
- Cases of misclassification and poor communication cited across multiple authorities, including **Wigan, Wychavon, West Northamptonshire**
- Some councils have revised their approach:
  - **New Forest** removed 230 premiums and added 199 exceptions
  - **North Yorkshire** applied 310 exceptions

# Complaints Mount Over Second Home Council Tax Premiums

- **Customer service strain:** Councils criticised for poor communication, delayed responses, and heavy-handed enforcement
- **Error correction:** Misclassification of main homes as second homes has led to additional workloads, appeals, and court disputes
- **Political sensitivity:** Reform UK-run West Northamptonshire apologised for distress caused; Housing Secretary Angela Rayner criticised for expensing her own double bill
- **Policy conflict:** Local Government Association argues premiums are needed to improve housing supply, but critics frame them as punitive and unfair on residents
- **Operational challenge:** Councils must balance enforcement with fairness, while handling growing volumes of disputes

# Complaints Mount Over Second Home Council Tax Premiums

## Key Numbers

- **200+ councils** now applying the 100% premium
- **311 complaints** logged nationally since 2023
- **21 complaints** in Kensington and Chelsea (highest)
- **230 premiums removed** and **199 exceptions added** in New Forest
- **310 exceptions** recorded in North Yorkshire
- Typical second home bill: **£3,672**

### References

- *The Telegraph* – *Authorities face hundreds of complaints from second home owners over 100% council tax premium* (August 2025)
- TaxPayers' Alliance – FOI data on complaints and disputes (2023–25)
- Local Government Association – statements supporting premiums as part of housing supply strategy

# Lower Borrowing in July 2025

- Government borrowing in July was **£1.1 billion**, well below the **OBR forecast of £2.1 billion** and **£2.3 billion lower than July 2024**.
- Driven by stronger than expected tax and National Insurance receipts, especially self-assessed Income Tax.
- **Impact on frontline administration:**
  - Short-term relief from financial pressure.
  - Provides breathing space for councils and departments in managing day-to-day services.

# Lower Borrowing in July 2025

- Borrowing April–July 2025 totalled **£60.0 billion** – matching forecasts but **£6.7 billion higher than 2024**, the **third-highest on record**.
- July showed a **£3.3 billion surplus** on the current budget, but the year-to-date current deficit is **£42.8 billion**.
- Public sector net debt is **96.1% of GDP**, its highest since the 1960s.
- **Impact on frontline administration:**
  - Long-term fiscal pressures unchanged.
  - Possible future tax rises or spending reforms could constrain local services and administrative capacity.

# Lower Borrowing in July 2025

Measure	Value
Borrowing (July 2025)	£1.1 billion
OBR forecast	£2.1 billion
Change vs July 2024	–£2.3 billion
Borrowing FY to July 2025	£60.0 billion
Year-on-year increase	£6.7 billion
Current budget surplus (July)	£3.3 billion
Current deficit FY to July	£42.8 billion
Net debt	96.1% of GDP

## References

ONS – *Public sector finances, UK: July 2025* (21 August 2025)

Financial Times – *Government borrowing £1.1 billion, below OBR forecast*

Guardian – *Lower borrowing eases short-term pressure on Chancellor*

Reuters – *Borrowing to date aligns with forecast but remains historically high*

# Inflation Rises to 3.8% (July 2025)



- Consumer Prices Index increased to **3.8%**, up from 3.6% in June, the highest since early 2024.
- Main drivers: sharp rise in **air fares (+30.2%)**, higher **food costs** (beef, coffee, chocolate, orange juice) and increases in **petrol**.
- **Impact on frontline administration:**
  - Higher running costs for schools, hospitals and transport services.
  - Budget pressures from food procurement and fuel costs.
  - Growing staff demands for pay adjustments.

# Inflation Rises to 3.8% (July 2025)



- **Services inflation** reached **5.0%**, showing persistent underlying pressures.
- Inflation now above forecasts, delaying prospects of interest rate cuts.
- **Impact on frontline services:**
  - Rising delivery costs reduce available funds for core provision.
  - Risk of constrained investment in infrastructure and programmes.
  - Stronger wage claims likely to add to administrative complexity and costs.

# Inflation Rises to 3.8% (July 2025)

Measure	Value
CPI inflation (July 2025)	3.8%
June 2025 CPI	3.6%
Air fares (June → July)	+30.2%
Food and non-alcoholic drinks	+4.9% year-on-year
Services inflation	5.0%

## References

- *Guardian – UK inflation rises by more than expected to 3.8%*
- *Reuters – UK inflation rises to highest since early 2024 at 3.8%*
- *Guardian live – UK inflation data and market reaction*

# HMRC Tightens Oversight of Pension Tax Relief

- From **1 September 2025**, HMRC will **lower the threshold for evidence** required to support pension tax relief claims.
- **Telephone claims will no longer be accepted** – only online or postal submissions permitted.
- Claimants may now be asked for evidence even where it was not previously required.
- Triggered by an HMRC review showing **one-third of claims under £10,000 were incorrect**, often due to:
  - claiming without higher-rate status,
  - duplicate relief under net pay schemes,
  - or estimated rather than exact contributions.

#### Impact on administration:

- Increases verification workload for HMRC compliance teams.
- May lengthen processing times for taxpayers and advisers.
- Requires clearer guidance and digital support for claimants.

# HMRC Tightens Oversight of Pension Tax Relief

- Part of Labour's plan to raise **£5bn extra tax revenue annually**, including:
  - hiring **500 more HMRC compliance staff** (on top of 5,000 added in the Autumn Budget),
  - investing in technology to improve fraud/error detection.
- Pension tax relief cost the Treasury **£29.5bn in 2024–25**, up from £22.7bn five years ago.
- Reeves is also considering cutting the **tax-free pension lump sum allowance** to as little as **£40,000** (currently 25% of the pot), potentially raising £2bn.

#### Impact on frontline administration:

- Tighter pension rules will require **stronger communication with employers, payroll teams and advisers**, creating short-term admin strain.
- Local authorities and public bodies will need to adapt HR and payroll systems to new compliance requirements.
- The policy could indirectly affect staff retention in public services if higher earners perceive reduced pension benefits.

# HMRC Tightens Oversight of Pension Tax Relief

Measure	Value
Annual pension tax relief cost	£29.5bn (2024–25)
5 years earlier	£22.7bn
Incorrect small claims	~1 in 3
Annual pension relief claims	~80,000
Additional compliance staff announced	5,500
Possible tax-free lump sum cut	£40,000 (raising £2bn)

## References

- MSN / Telegraph reporting – *HMRC intensifies scrutiny of pension tax relief claims* (Aug 2025)
- City AM – *HMRC lowers threshold for evidence on pension tax relief* (Aug 2025)
- HMRC Annual Report 2024–25

# ONS Data Reliability Concerns

- Declining **survey response rates** since the pandemic have reduced confidence in employment, inflation and retail figures.
- Several data releases have been **delayed or downgraded**, adding uncertainty to Treasury and OBR forecasts.
- Recovery of data quality is not expected before **2027**.

## Impact on administration:

- Increases risk of **misjudged tax and spending decisions**.
- Creates **uncertainty in funding allocations**, complicating local authority and service planning.

# ONS Data Reliability Concerns

- An independent **Devereux Review** is examining ONS leadership, culture and structure.
- UK Statistics Authority has mandated a **programme of reforms**, including improved surveys and greater use of administrative/big data.
- Policymaking bodies warn that unreliable data poses an **existential risk to economic planning**.

## Impact on frontline services:


- Need for **contingency planning** in budgets and delivery.
- Risk of **delays in policy implementation** and increased administrative burden for validation and oversight.

# ONS Data Reliability Concerns

Issue	Detail
Survey response rates	Plummeted since Covid
Data delays	Retail sales, trade, producer prices
Recovery timeline	Not before 2027
Oversight	Devereux Review & UKSA reforms
Policy risk	Flawed data may lead to damaging fiscal choices

## References

- *Guardian* – “Fears grow over impact of ONS data reliability on Rachel Reeves’s budget” (Aug 2025)
- *Financial Times* – “Faulty data leaves Britain in the dark” (Aug 2025)
- *Times* – “ONS ordered to improve its surveys to restore confidence” (Aug 2025)




# Child Benefit Crackdown on Overseas Claims

- **Eligibility rule:** Child Benefit stops if a family leaves the UK for more than eight weeks, except in exceptional cases.
- **Problem:** Some continue to claim while living abroad.
- **Government response:**
  - Trial with 15 investigators stopped **2,600 cases**, saving **£17m**.
  - From September 2025, expanded team of **200+ investigators** using **international travel data and 200,000 records**.
  - Expected to save **£350m over five years**.

## Impact on administration:

- Requires cross-checking travel and benefits data at scale.
- More proactive compliance work reduces reliance on local casework teams.
- Likely to increase queries and appeals workload for HMRC and advice services.



# Child Benefit Crackdown on Overseas Claims

## Wider Anti-Fraud Measures

- **Child Benefit scale:** paid to **6.9m families**, supporting **11.9m children**.
- Overpayments across the benefits system reached **£9.5bn in 2023–24**.
- New **Public Authorities (Fraud, Error and Recovery) Bill** under way:
  - billed as the “biggest ever crackdown” on benefit fraud.
  - includes powers to recover money directly from bank accounts.

## Impact on frontline services:

- Potential for **increased administrative pressure** as families challenge decisions or seek advice.
- Local welfare support and advice agencies may see higher demand.
- Stronger deterrence may reduce future fraudulent claims, freeing resources.

# Child Benefit Crackdown on Overseas Claims

Measure	Value
Child Benefit recipients	6.9m families / 11.9m children
Trial results	2,600 stopped claims, £17m saved
Expanded team	200 investigators
Projected savings	£350m over five years
Benefit overpayments (all benefits)	£9.5bn (2023–24)

## References

- MSN / Cabinet Office reporting – *Thousands abroad to lose Child Benefit as crackdown expands* (Aug 2025)
- UK Government – *Public Authorities (Fraud, Error and Recovery) Bill (2025)*



## The Commonwealth

# Councils' Powers to Buy Back Former Social Homes

- Think tank (The Common Wealth) proposes an expanded **right of first refusal** for councils to repurchase ex-social homes sold under Right to Buy.
- Aim: rebuild affordable housing stock more quickly by giving local authorities priority access when such homes return to the market.
- Builds on London's **Right to Buy-back pilot** and international models (e.g. Spain).



## The Commonwealth

# Councils' Powers to Buy Back Former Social Homes

- **Administrative impact:**
  - Strengthens councils' ability to provide secure, affordable housing.
  - Reduces costly reliance on temporary accommodation such as B&Bs.
  - Improves responsiveness in tackling homelessness and housing need.
  - Offers potential long-term savings, easing pressure on stretched service budgets.

# Councils' Powers to Buy Back Former Social Homes

Measure	Value
Homes sold under Right to Buy since 1980	~2.4 million
Council housing share of stock	Fell from ~30% (1970s) to ~6% today
London pilot scheme	~1,500 ex-council homes repurchased in first year
Expected taxpayer savings	Net savings within ~16 years

## References

- *Public Finance* – “Councils should get expanded rights to buy back former social homes – think tank” (Aug 2025)
- *The Guardian* – “England to sell eight times more council homes than it built last year” (Aug 2025)
- *Common Wealth* – *Restoring Council Housing After Right to Buy* (Aug 2025)

# UK Gender Pension Gap – £7,600 a Year

- Retired women receive on average **£7,600 less per year** than men, a **36.5% gap**.
- Equivalent to a “**four-month pension gap**”: from **21 August**, women effectively stop receiving pension income compared with men.
- The pension gap is more than **twice the gender pay gap** (13.1%).
- Government has revived the **Pensions Commission** to address retirement income inequality, with the gender gap a priority.

## **Impact on administration:**

- Increased pressure on advisory and welfare services to support women facing financial insecurity in later life.
- Adds urgency for policymakers to ensure pension rules and workplace schemes address inequality.

# UK Gender Pension Gap – £7,600 a Year

- Drivers of the gap include:
  - Career breaks for caregiving, limiting contributions.
  - Lower lifetime earnings from the gender pay gap.
  - Historic pension rules disadvantaging older women.
- At current progress ( $\approx 1$  percentage point per year), the gap may not close until **2061**.

## **Impact on frontline services:**

- Older women more reliant on means-tested benefits and local welfare support.
- Creates additional demand on social care and housing services for women with limited retirement security.

# UK Gender Pension Gap – £7,600 a Year

Measure	Value
Gender pension gap	36.5% (£7,600 a year)
Gender pay gap	13.1%
“Pension-free” months for women	4 months (from 21 Aug)
Projected closure date	~2061

## References

- *Guardian* – “Gender gap means retired women have four months a year with no pension” (Aug 2025)
- TUC – *Gender Pension Gap Report 2025* (Aug 2025)
- *Commons Library* – Briefing on pensions and gender inequality

# UK Gender Pension Gap – £7,600 a Year

Description	Median gap	Day equivalent	Start of year	Gender gap pay day
All employees	13.1	48	01/01/2025	16/02/2025
16-17	1.4	5	01/01/2025	05/01/2025
18-21	-0.4	-1	01/01/2025	29/12/2024
22-29	3.4	12	01/01/2025	12/01/2025
30-39	9.7	35	01/01/2025	04/02/2025
40-49	16.5	60	01/01/2025	01/03/2025
50-59	18.9	69	01/01/2025	09/03/2025
60+	17.5	64	01/01/2025	04/03/2025



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# UK Gender Pension Gap – £7,600 a Year

All employees	13.1	48	01/01/2025	16/02/2025
Managers, directors and senior officials	10.5	38	01/01/2025	07/02/2025
Professional occupations	9	33	01/01/2025	01/02/2025
Associate professional and technical occupations	13.7	50	01/01/2025	19/02/2025
Administrative and secretarial occupations	6.2	23	01/01/2025	22/01/2025
Skilled trades occupations	17.5	64	01/01/2025	04/03/2025
Caring, leisure and other service occupations	0.9	3.3	01/01/2025	03/01/2025
Sales and customer service occupations	3.6	13.1	01/01/2025	13/01/2025
Process, plant and machine operatives	12.7	46	01/01/2025	15/02/2025
Elementary occupations	4.5	16	01/01/2025	16/01/2025

# UK Gender Pension Gap – £7,600 a Year

Public sector	13.5	49	01/01/2025	18/02/2025
Private sector	18.3	67	01/01/2025	07/03/2025
Non-profit body or mutual association	16.1	59	01/01/2025	27/02/2025



# £300m Refugee Housing Funds Unspent

- English councils were allocated over **£300m** to support housing for Ukrainian refugees.
- Significant portions remain **unspent**, despite continuing housing pressures.
- Councils cite barriers including:
  - Lack of suitable affordable housing supply.
  - Short timescales and uncertainty over ongoing funding.
  - Complex administration of refugee schemes.

## **Impact on administration:**

- Creates reputational and political pressure on councils to justify underspend.
- Frontline housing teams face difficulty converting funding into sustainable placements.
- Risk of refugees moving into temporary or unsuitable accommodation, increasing service costs.



# £300m Refugee Housing Funds Unspent

- With funding tied to specific schemes, councils report limited flexibility to redirect resources.
- Some local authorities highlight capacity shortages in staffing, planning, and procurement.
- Housing refugees competes with wider statutory duties around homelessness and housing shortages.

## **Impact on frontline services:**

- Additional casework for homelessness teams as refugees fall into temporary accommodation.
- Strains council–voluntary sector partnerships providing support and integration services.
- Potential loss of public trust if funds appear unused while housing needs remain acute.

# £300m Refugee Housing Funds Unspent

## Measure

Total housing funds allocated to councils

Main purpose

Key challenges

Consequence

## Value

£300m+

Housing Ukrainian refugees

Short timescales, admin burden, lack of supply

Risk of higher use of temporary housing

## References

- *Guardian* – “Over £300m given to English councils to help house Ukrainian refugees remains unspent” (Aug 2025)
- Local authority briefings on Homes for Ukraine scheme and housing allocations

# Renting Less Affordable Outside London

ONS data shows renting in **Bristol, Bath, Brighton and Sevenoaks** is now **less affordable than London**.

- Average share of household income spent on rent (2024):
  - Bristol – **44.6%**
  - Bath – **42.7%**
  - Brighton & Hove – **42.5%**
  - Sevenoaks – **42%**
  - London average – **41.6%**
- Average monthly rent (July 2025):
  - Bristol – **£1,753**
  - London – **£2,250**
  - Kensington & Chelsea – **£3,616** (74.3% of income).

## Impact on frontline services:

- Higher housing costs increase demand for **housing benefit, homelessness prevention, and debt advice services**.
- Councils face greater pressure managing limited housing stock and supporting low-income renters.

# Renting Less Affordable Outside London

## Causes and Wider Market Trends

- Rising rents fuelled by:
  - Shortage of housing supply.
  - Landlords selling due to tax and regulation changes.
  - High student and professional demand in university cities.
- UK rents rose **7.4%** year to April 2025 (average **£1,335/month**).
- Regional averages: England £1,390 (+7.5%), Wales £795 (+8.7%), Scotland £999 (+5.1%).
- House prices rose **3.7%** to **£269,000** on average.

## Impact on administration:

- Increases **pressure on local housing authorities** to source affordable accommodation.
- More residents likely to fall into **housing stress**, increasing casework across welfare, social care, and financial support services.
- Mortgage shifts (rate cuts, renewed fixed deals) will alter demand patterns, adding to planning complexity

# Renting Less Affordable Outside London

Area	Rent as % of income	Average monthly rent
Bristol	44.6%	£1,753
Bath	42.7%	n/a
Brighton & Hove	42.5%	n/a
Sevenoaks	42%	n/a
London (avg)	41.6%	£2,250
Kensington & Chelsea	74.3%	£3,616
UK average rent (Apr 2025)	n/a	£1,335
UK average house price	n/a	£269,000

## References

- The Times* – “Renting in Bristol and Brighton is less affordable than London” (Aug 2025)
- ONS – *Private rental prices and housing affordability, UK 2025*

# MIT Report – 95% of GenAI Pilots Fail

- MIT's *GenAI Divide* report finds **95% of corporate generative AI pilots stall** without measurable financial returns.
- Only **5% deliver rapid growth**, usually where AI is embedded into **back-office automation**.
- **Funding misaligned** – most pilots focus on sales/marketing, but savings come from operational efficiency.
- Success rates higher when using **external partners (~67%)** than in-house projects (~33%).

## **Administrative impact:**

- Highlights the difficulty of integrating AI into workflows, governance, and culture.
- Underscores the need for **structured adoption plans, compliance checks, and oversight**.

# MIT Report – 95% of GenAI Pilots Fail

- Failures linked to a “**learning gap**”: organisations struggle to adapt systems and staff behaviours, not AI capability.
- **Shadow AI** (unauthorised staff use of tools like ChatGPT) is widespread, complicating governance.
- Some organisations are already **not replacing admin roles**, assuming automation will cover gaps.
- Investor confidence cooling; pressure on firms to demonstrate tangible returns.

## **Impact on frontline services:**

- Public bodies face similar risks if pilots are rushed without planning.
- Poorly managed adoption could add cost and workload rather than deliver savings.
- Successful integration requires training, change management, and external expertise.

# MIT Report – 95% of GenAI Pilots Fail

Measure	Value
Pilot failure rate	95%
Success with external partners	~67%
Success in-house	~33%
Strongest ROI	Back-office automation

## References

- *Computing* – “MIT report: 95% of corporate generative AI pilots fail” (Aug 2025)
- *Investors.com* – “MIT study on enterprise market pressures AI stocks” (Aug 2025)
- *TechRadar* – “Almost all GenAI pilots are failing – flawed integration key reason” (Aug 2025)



# DWP Eligibility Verification to Begin in 2026

New powers under the **Public Authorities (Fraud, Error and Recovery) Bill** allow the DWP to issue **Eligibility Verification Notices (EVNs)** to banks.

- Banks will check accounts receiving **Universal Credit, Pension Credit, and ESA** against set indicators (e.g. savings thresholds) and report matches.
- Rollout will start in **2026** using a phased “test and learn” approach.

**Administrative impact:**

- Requires new systems in banks and at DWP to manage checks and reporting.
- Likely to increase claimant queries, appeals, and demand for advice services.



# DWP Eligibility Verification to Begin in 2026

- **Independent reviewer** to report annually on use of EVNs.
- A statutory **Code of Practice** must be consulted on and published before rollout.
- Scope limited:
  - Applies only to certain benefits.
  - No sharing of transaction-level or sensitive personal data.
  - Human oversight required for decisions affecting eligibility.

## **Impact on services:**

- DWP staff will need training and system upgrades.
- Local advice agencies may face higher caseloads from claimants disputing outcomes

# DWP Eligibility Verification to Begin in 2026

Measure	Value
Start date	2026 (phased)
Benefits in scope	UC, Pension Credit, ESA
Annual savings estimate	£500m
Five-year savings	£940m
Overpayments expected to be identified	50,000–100,000 per year

## References

- GOV.UK – *DWP Eligibility Verification powers: Factsheet* (June 2025)
- Daily Record / Yahoo coverage – confirms 2026 start

# Tenants Spending Over a Third of Income on Rent

- ONS data shows tenants in **England spent 36.3% of income on rent in 2024**, above the 30% affordability benchmark.
- **London** average: 41.6%; **Kensington & Chelsea** worst at 74.3%.
- Other hotspots: **Bristol (44.6%), Bath (42.7%), Brighton & Hove (42.5%), Sevenoaks (42%)**.
- Most affordable region: **North East**, at 19.8%.

## Impact on services:

- More demand for **housing benefit, homelessness support, and debt advice**.
- Councils under pressure to find affordable accommodation amid rising demand.

# Tenants Spending Over a Third of Income on Rent

- Affordability worsened from **34.2% (2023)** to **36.3% (2024)**.
- Driven by **7.9% rise in rents** and **1.5% fall in household incomes**.
- Calls for action include:
  - Rent regulation.
  - Higher housing support.
  - More social housing provision.

## **Impact on frontline administration:**

- Increased casework for councils, housing teams and advice agencies.
- Growing tension between short-term housing interventions and long-term supply solutions

# Tenants Spending Over a Third of Income on Rent

Measure	Value
National rent-to-income ratio	36.3%
London average	41.6%
Kensington & Chelsea	74.3%
Bristol	44.6%
Bath	42.7%
Brighton & Hove	42.5%
North East	19.8%

## References

- *Guardian* – “Tenants in England spending ‘unaffordable’ 36% of income on rent” (Aug 2025)
- *Financial Times* – “Rental affordability falls sharply in England” (Aug 2025)

# Treasury Considers Property Tax Overhaul

- Reports suggest replacing **stamp duty** with a new **annual property tax** on homes worth more than **£500,000**.
- **Think tank Onward** proposal:
  - **0.44%** local levy on property values between £80k–£500k (up to £2,196).
  - **0.54%** government levy on value above £500k.
  - **0.81%** rate on value above £1m.
- Example: A £650,000 home would pay £3,006 annually (£2,196 to council, £810 to Treasury).
- Could also see **council tax scrapped** and replaced with this new system.

## Impact on administration:

- Requires wholesale reform of council tax and stamp duty systems.
- Local authorities would need new valuation frameworks and collection processes.
- HMRC and Treasury systems would need integration with local billing.

# Treasury Considers Property Tax Overhaul

- Critics, including TV presenter **Kirstie Allsopp**, call the move “destabilising” and accuse government of “punishing” homeowners.
- Supporters (Fairer Share campaign) argue it could:
  - **Reduce moving costs**, supporting housing mobility.
  - **Better reflect real property values** compared with outdated 1991 council tax bands.
  - Share the tax burden more fairly across regions.
- Treasury faces fiscal pressures, with at least a **£6.5bn budget shortfall** to address.

## Impact on frontline services:

- A reformed property tax could provide **more stable funding for councils**, aligned with property values.
- However, transition could create **uncertainty in local budgets** during implementation.
- Strong communication needed with homeowners, as reforms would change both household bills and local authority income streams.

# Treasury Considers Property Tax Overhaul

Measure	Value
Stamp duty raised (2024–25)	£13.8bn
Example annual charge (home £650k)	£3,006
Homeowners paying less under 0.48% model	83%
Budget gap facing Treasury	£6.5bn
Under-occupying households in England/Wales	85%

## References

- *The Times* – “Treasury accused of punishing homeowners with new property tax” (Aug 2025)
- Onward – property tax reform proposals (2024)
- Fairer Share – campaign for single property tax to replace council tax and stamp duty

## Housing Benefit – Speed of Processing (Q4, Jan–Mar 2025)

- **New claims processed:** 110,000 (↑4% on last quarter, ↑5% on year).
  - 77,000 (72%) Working Age.
  - 31,000 (28%) Pension Age.
- **Changes of circumstances processed:** 2.9 million.
  - 1.3m (44%) Working Age.
  - 1.5m (53%) Pension Age.
- Big seasonal spike in Q4 due to one-day rent change updates: ↑187% on last quarter, ↓12% on year.

### **Administrative impact:**

- Sustained rise in new claims continues to stretch assessment teams.
- Large Q4 surge in changes requires rapid handling of high-volume, low-complexity tasks (e.g. rent increases).
- Strong system resilience needed to manage fluctuations without backlog.

# Housing Benefit – Speed of Processing (Q4, Jan–Mar 2025)

## Processing Performance

- **New claims:**
  - Average 20 days (unchanged on last quarter, +1 day on year).
  - Working Age: 19 days.
  - Pension Age: 24 days.
- **Changes of circumstances:**
  - Average 3 days (↓4 days on last quarter, same as year earlier).
  - Working Age: 2 days.
  - Pension Age: 4 days.

## Administrative impact:

- New claim processing times stable but remain close to three-week turnaround, leaving little scope for additional delays.
- Improvements on changes show capacity to clear spikes quickly, but pension-age cases remain slower.
- Performance monitoring must continue to focus on preventing build-up of new claim backlogs.

## Housing Benefit – Speed of Processing (Q4, Jan–Mar 2025)

Measure	Value	Change
New claims (total)	110,000	+4% q/q; +5% y/y
Working Age share	72%	
Pension Age share	28%	
Changes processed	2.9m	+187% q/q; –12% y/y
Avg new claim time	20 days	Same q/q; +1 y/y
Avg change time	3 days	–4 q/q; same y/y

## LGA Raises Concerns on LGPS Reforms

- The **Local Government Association** has expressed **serious concerns** over the pace and scale of proposed **Local Government Pension Scheme (LGPS) reforms**.
- Reforms aim to improve fairness, addressing issues such as **survivor benefits, maternity leave pensionability, and backdated corrections**.
- Warnings from the LGA and advisers highlight that the reforms risk **overloading administering authorities** already stretched by existing obligations.

### **Administrative impact:**

- Authorities face rising demand while also delivering the **McCloud remedy, Pensions Dashboard rollout, and triennial valuations**.
- Risk of missed deadlines or errors if reforms are rushed.

# LGA Raises Concerns on LGPS Reforms

- **Software and payroll providers** already face capacity limits, slowing development of required system changes.
- Many reforms need **manual historic data checks** and complex recalculations, intensifying workloads.
- Calls for:
  - **Staggered implementation** with realistic timetables.
  - **Detailed guidance** to support retrospective adjustments.
  - Clearer sequencing to avoid overlap with other major pension projects.

## **Impact on frontline administration:**

- Without careful phasing, schemes risk backlogs, increased complaints, and reputational damage.
- Resource pressure may divert staff from day-to-day pension service delivery.

# LGA Raises Concerns on LGPS Reforms

Area	Issue
Workload overlap	McCloud, Dashboard, valuations ongoing
Provider capacity	Limited scope to deliver multiple complex reforms
Historic data	Manual reviews and recalculations needed
Implementation	Risks if reforms not phased realistically
Guidance	Gaps remain on retrospective corrections

## References

- *Public Finance* – “LGA expresses serious concerns over LGPS reforms” (Aug 2025)
- *Pensions Age* – “Timing critical to success of LGPS Access and Fairness consultation” (Jul 2025)
- Osborne Clarke – *Public service pensions update* (Aug 2025)
- LGPS Board – updates on McCloud and Dashboard work

# Audit Fees Soar Amid Local Audit System Breakdown

- Research shows **audit costs for English councils rose 238%** between 2022–23 and 2023–24.
- Examples:
  - **Woking** – fees up **620%**.
  - **Birmingham** – fees up **314%**.
- Cost rises come despite severe under-performance: only **1% of audits were signed off on time** in 2022–23.
- Audit market instability linked to the **abolition of the Audit Commission (2015)** and reliance on private firms.

## **Administrative impact:**

- Escalating audit bills add to financial strain on councils already at risk of insolvency.
- Delayed audits undermine public accountability and financial planning.

# Audit Fees Soar Amid Local Audit System Breakdown

## Need for Reform and Oversight

- Failures include widespread late audits and weak capacity in the private audit market.
- Government response:
  - **£49m support** to clear backlogs.
  - Plans for a new **Local Audit Office (LAO)** to strengthen oversight and reduce reliance on private firms.
- Reform is aimed at restoring **confidence, timeliness, and value for money**.

## Impact on frontline services:

- Higher audit costs divert resources away from service delivery.
- Backlogs delay decision-making, risk management, and transparency in local spending.
- A stable audit system is critical to sustaining trust in local government finances.

# Audit Fees Soar Amid Local Audit System Breakdown

Measure	Value
Average audit fee rise (England)	+238%
Woking increase	+620%
Birmingham increase	+314%
Audits signed off on time (2022–23)	1%
Government backlog funding	£49m
Proposed new body	Local Audit Office

## References

- *Public Finance* – “Firms hiked rates amid local audit chaos” (Aug 2025)
- *The Guardian* – “Abolition of Audit Commission led to soaring costs and chaos” (Aug 2025)
- *The MJ* – “Audit costs rise 238%, research reveals” (Aug 2025)
- *Financial Times* – “English councils face tripling audit fees” (Jan 2025)

# Government Crackdown on Overseas Child Benefit Claims

- UK government launching major enforcement drive on child benefit claims from families no longer resident in the UK
- Specialist investigation team expanding from 15 to over 200 staff from September
- Investigators will use international travel data matched against benefit records
- All flagged cases reviewed manually, with families contacted directly before action is taken
- Initiative expected to save £350 million over five years

# Government Crackdown on Overseas Child Benefit Claims

- **HMRC operations** – significant increase in staffing, training, and data processing capacity required
- **Service users** – families abroad must notify HMRC if absent more than eight weeks to avoid disruption
- **Fairness and appeals** – manual review reduces wrongful terminations but may create delays and uncertainty
- **Wider precedent** – approach may extend to other benefits, influencing future welfare enforcement practices

# Government Crackdown on Overseas Child Benefit Claims

## Key Numbers

- £350 million savings target over five years
- 2,600 claimants removed in pilot, preventing £17 million in overpayments
- Expansion to more than 200 investigators from September
- Around 6.9 million families currently receive child benefit for 11.9 million children
- Up to 75,000 claimants may be affected by enforcement

## References

- Public Finance – *Government stepping up enforcement of overseas child benefit claimants* (Aug 2025)
- GOV.UK – *Child Benefit action to save £350 million from claimants abroad* (Aug 2025)
- The Guardian – reporting on enforcement expansion and savings potential
- ITV News – pilot results and operational details
- The Times – estimate of claimants likely to be affected

# Council Worker Jailed for £236k Multi-Job Fraud

- Bryn Howells, 66, from Stroud, jailed for three years after earning £236,000 fraudulently
- Worked simultaneously for **Tewkesbury Borough Council, South Gloucestershire Council, and Publica Group**
- Submitted false timesheets between **Feb 2022 – Jun 2023**
- Convicted of **six counts of fraud by false representation** and **three counts of failing to disclose employment**
- Judge said he “made hay while the sun shined” by exploiting weak oversight

# Council Worker Jailed for £236k Multi-Job Fraud

- **Breach of trust** – misuse of public funds undermines confidence in local government
- **Payroll & recruitment checks** – highlights need for stronger pre-employment declarations and ongoing monitoring
- **Fraud detection** – Tewkesbury's fraud unit uncovered the issue via payroll data matching, showing value of in-house fraud capacity
- **Resource pressures** – case illustrates risks when councils face staffing shortages and rely heavily on temporary or overlapping roles
- **Governance** – need for clearer policies on multiple roles, disclosure, and secondary employment across authorities

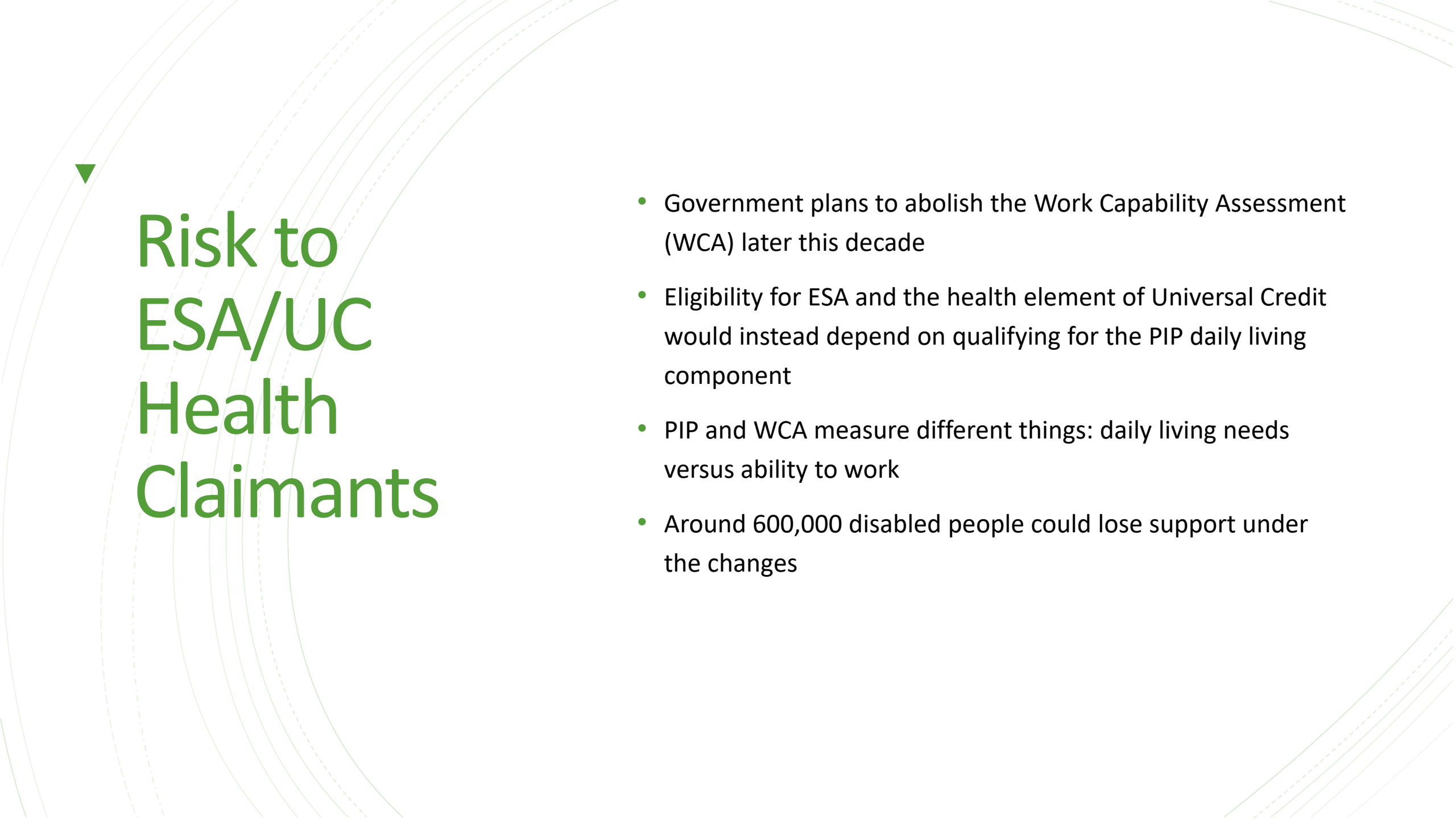
# Council Worker Jailed for £236k Multi-Job Fraud

## Key Numbers

- **£236,000** earned fraudulently over 16 months
- **Three simultaneous roles** held across councils and an arms-length company
- **Nine convictions** in total (six fraud by false representation, three fraud by failing to disclose)
- **Three-year prison sentence** handed down at Gloucester Crown Court

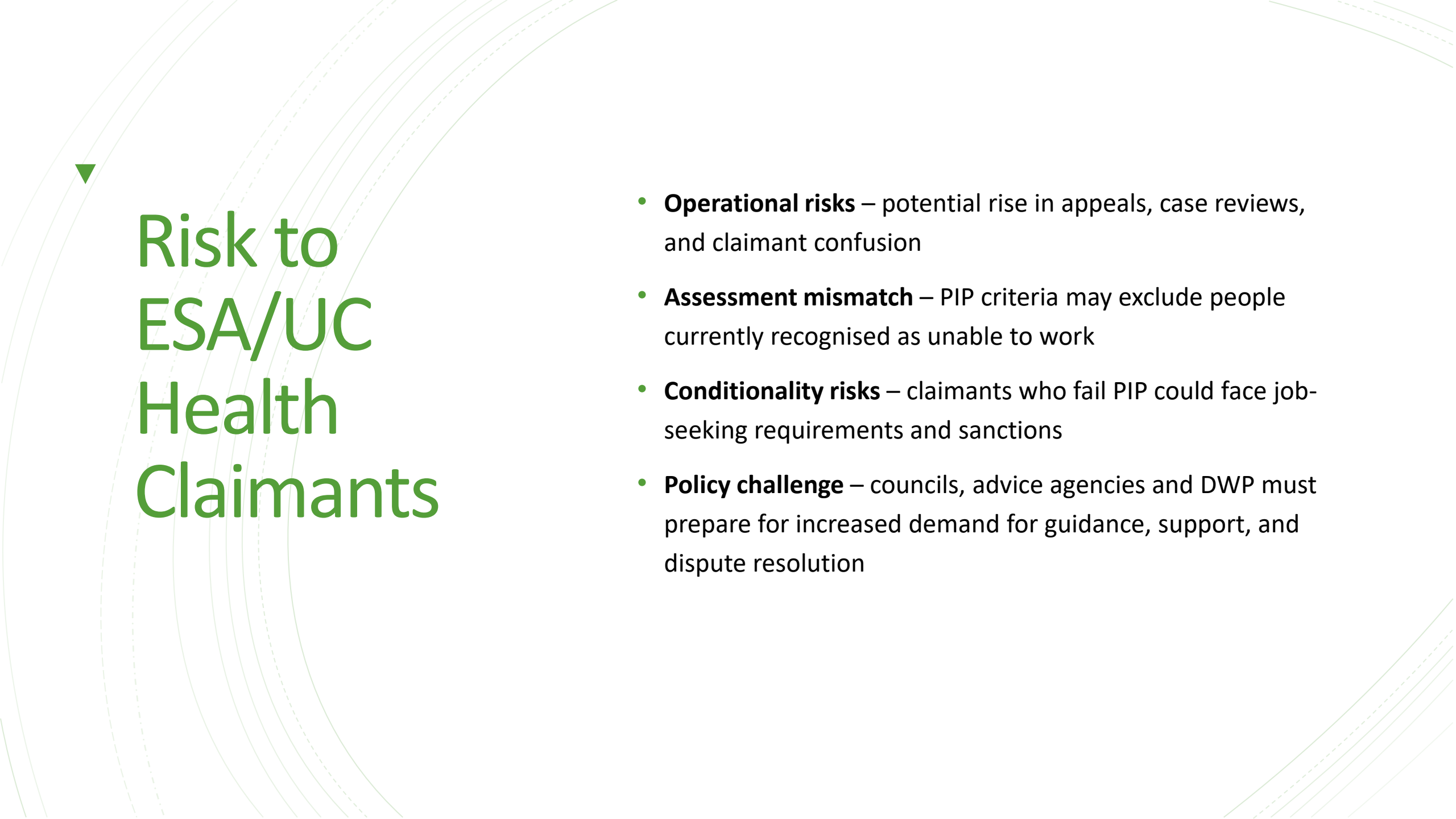
## References

- MSN / Gloucestershire Live – *Council worker jailed after £236k multiple-job fraud* (Aug 2025)
- Court proceedings at Gloucester Crown Court
- Statements from Tewkesbury Borough Council



# Risk to ESA/UC Health Claimants

- Government plans to abolish the Work Capability Assessment (WCA) later this decade
- Eligibility for ESA and the health element of Universal Credit would instead depend on qualifying for the PIP daily living component
- PIP and WCA measure different things: daily living needs versus ability to work
- Around 600,000 disabled people could lose support under the changes



# Risk to ESA/UC Health Claimants

- **Operational risks** – potential rise in appeals, case reviews, and claimant confusion
- **Assessment mismatch** – PIP criteria may exclude people currently recognised as unable to work
- **Conditionality risks** – claimants who fail PIP could face job-seeking requirements and sanctions
- **Policy challenge** – councils, advice agencies and DWP must prepare for increased demand for guidance, support, and dispute resolution

# Risk to ESA/UC Health Claimants

## Key Numbers

- 319,000 UC Health and 154,000 ESA claimants previously failed to qualify for PIP daily living
- Around 500,000 ESA/UC Health claimants have never applied for PIP
- ~584,000 at immediate risk out of 3.1 million ESA/UC Health claimants
- £3.8 billion government investment pledged for employment support

## References

- Big Issue – *Benefit cuts risk hitting 600,000 disabled people as WCA is scrapped* (Aug 2025)
- Freedom of Information data on ESA/UC Health and PIP applications
- DWP announcements on WCA reform and investment in employment support

# Council Investigates AI- Generated Fake Reports

- Amber Valley Borough Council contacted police after AI-generated images were circulated online, falsely presented as council reports and emails
- The fabricated documents related to the refurbishment of the former Heanor Grammar School, funded by £8.6 million from the Future High Streets Fund
- False claims suggested the site would be used for housing, causing public concern
- The council stressed that residents should rely only on official communication channels for accurate information
- Police confirmed the matter had been raised with Facebook and warned that sharing false material could be a criminal offence

# Council Investigates AI- Generated Fake Reports

- **Trust and reputation** – AI-generated misinformation can undermine public confidence in local authorities
- **Monitoring and enforcement** – councils may need to strengthen monitoring of online content and engage law enforcement or social media platforms swiftly
- **Clear communication** – increased importance of consistent, accessible updates through official channels
- **Policy implications** – incident highlights the need for wider governance measures and preparedness for AI-driven misinformation risks

# Council Investigates AI-Generated Fake Reports

## Key Numbers

- £8.6m – Government funding used to acquire and redevelop the Heanor Grammar School site
- 2022 – Year of acquisition by Amber Valley Borough Council
- 26 August 2025 – Date the incident was publicly reported

## References

- Local Government Lawyer – *Council contacts police after AI-generated images purporting to be council reports circulated online* (26 August 2025)  
<https://localgovernmentlawyer.co.uk/governance/396-governance-news/62031-council-contacts-police-after-ai-generated-images-purporting-to-be-council-reports-circulated-online>

# AI-Assisted Care Decisions at Derby City Council

- Derby City Council has introduced an AI algorithm trained on adult services data to support decisions for elderly residents
- Recommendations cover supported living, care reviews, placements, and blue badge applications
- Human staff retain oversight and final decision-making responsibility
- Council also upgraded its AI phone assistant “Darcie” in May 2025, improving customer service and call handling

# AI-Assisted Care Decisions at Derby City Council

- Efficiency gains through reduced staff workload and faster service responses
- Supports budget management in the face of a £4m overspend in adult services
- Staff retain accountability, helping balance innovation with professional judgment
- Raises ethical concerns about using vulnerable groups as a testing ground
- Demonstrates need for strong safeguards, transparency, and public reassurance in AI adoption

# AI-Assisted Care Decisions at Derby City Council

## Key Numbers & Dates

- £4m – adult services overspend prompting new technology use
- May 2025 – Darcie phone assistant upgrade delivered:
  - 50% reduction in waiting times
  - 85% fewer misdirected calls
  - 58% of queries resolved automatically

## References

- Local Government Lawyer – *Council uses AI to help determine care offered to elderly residents* (27 August 2025)  
<https://www.localgovernmentlawyer.co.uk/adult-social-care/391-adult-care-news/62039-council-uses-ai-to-help-determine-care-offered-to-elderly-residents>

# Possible National Insurance on Rental Income in Autumn Budget

- Treasury considering applying **National Insurance (NI) to rental income**, framed as taxing “unearned income”
- Aim: raise around **£2bn** to help fill a **£40bn hole** in public finances
- Would not break Rachel Reeves’ “red lines” on not raising VAT, income tax or NI rates – instead broadens scope of NI
- Current NI applies to earned income (8% rate, dropping to 2% above £50k); property, pensions, and savings income largely exempt
- Resolution Foundation first proposed the policy in 2023; idea now back under active consideration
- Supporters argue landlords should be taxed at the same rate as tenants’ earnings; critics warn it could push landlords to sell or incorporate

# Possible National Insurance on Rental Income in Autumn Budget

- **Revenue opportunity:** Could provide £2bn annually, but dependent on landlord behaviour and HMRC's enforcement capacity
- **Tax system complexity:** Expanding NI scope adds administrative burden for landlords, HMRC, and potentially letting agents
- **Market disruption risks:** May incentivise landlords to sell up or restructure via companies, reducing private rental supply and pushing up rents
- **Policy coherence:** Links to Renters' Rights Bill, which caps rent increases, potentially reducing landlords' ability to pass on tax costs
- **Equity framing:** Positions reform as fairness between earned and unearned income, but risks perception of wealth or asset-based taxation

# Possible National Insurance on Rental Income in Autumn Budget

## Key Numbers

- **£27bn** – total net property income in 2022–23
- **£2.18bn** – yield if NI applied at 8% across property income
- **2.2m** – people recorded receiving rental income
- **360,000 landlords** in the £50k–£70k income bracket (most common), would face average **£1,057 extra** per year
- **19% of households** rent privately in England

## References

- *The Times* – *Landlords could face tax on rental income in budget* (27 August 2025)
- Resolution Foundation – proposals for taxing rental income (September 2023; updated 2025)
- English Housing Survey – data on private renting (2024 release)
- HMRC statistics – property income, 2022–23

# UK Government Awards £573m in AI Contracts (2025)

- By July 2025, government AI contracts reached **£573m**, already exceeding the **£468m total for 2024**
- Spending covers generative AI, predictive analytics, automation, and image recognition
- Major beneficiaries include **Microsoft, Palantir, Kainos, HPE, UiPath**
- Examples:
  - **£234m** awarded to LGC Group for a national measurement system
  - **£10m** contract with UiPath at DWP, running to at least 2026
- Strategic partnership signed with **OpenAI** in July 2025 to embed AI in public service

# UK Government Awards £573m in AI Contracts (2025)

- **Efficiency goals:** Part of plan to achieve **£45bn annual savings** across the civil service
- **Procurement concentration:** Large technology firms dominate supplier landscape
- **Operational change:** Expands automation in core administrative areas, reducing manual processes
- **Ethical pressures:** Concerns around data privacy, bias, and accountability in decision-making
- **Regional opportunities:** AI Growth Zones and expanded compute infrastructure positioned to spread economic benefits

# UK Government Awards £573m in AI Contracts (2025)

## Key Numbers

- **£573m** – AI contracts by mid-2025
- **£468m** – total for 2024
- **£3.45bn** – cumulative AI procurement since 2018
- **£234m** – largest single AI contract (LGC Group)
- **£45bn per year** – projected efficiency savings

## References

- *Computing* – UK government has awarded £573m in AI contracts this year (August 2025)
- *Financial Times* – Whitehall hands out AI contracts worth £573mn in efficiency push (27 August 2025)
- *Reuters* – UK and ChatGPT maker OpenAI sign new strategic partnership (21 July 2025)
- *The Guardian* – ‘Mainlined into UK’s veins’: Labour announces huge public rollout of AI (12 January 2025)
- Tussell – *AI Procurement Tracker* (2025 update)



# UK Adults Fear AI's Impact on Jobs

- **51%** of UK adults worry AI could take or significantly alter their jobs
- Concern is highest among younger workers – **62%** of those aged 25–34
- Large employers including BT, Amazon and Microsoft have linked automation to potential job cuts
- Half of workers want a say in how AI is used at work; only 17% oppose worker involvement



# UK Adults Fear AI's Impact on Jobs

- TUC calls for a “**worker-first**” AI plan with protections, re-skilling and worker consultation
- Risks of worsening inequality and deteriorating conditions if AI adoption is unregulated
- Generational divide: younger workers express stronger concerns, pointing to a need for targeted support
- Concerns come amid a weak labour market, with unemployment at a four-year high of **4.7%**

# UK Adults Fear AI's Impact on Jobs

## Key Numbers

- 51% – UK adults worried about AI's impact on jobs
- 62% – Concerned workers aged 25–34
- 50% – Want influence over AI decisions at work
- 17% – Oppose worker involvement
- 4.7% – Current unemployment rate

## References

- *Computing* – Half of UK adults fear AI's impact on jobs (28 August 2025)
- *The Guardian* – Half of UK adults worry that AI will take or alter their job, poll finds (27 August 2025)
- *The Register* – UK unions want 'worker-first' plan for AI to protect jobs (28 August 2025)

# Property Tax Speculation Slows UK Housing Market

- Speculation about new property taxes is unsettling the housing market
- Proposals under consideration include:
  - A tax on home sales above £500,000
  - Removing capital gains tax exemption on primary residences over £1.5m
- Zoopla reports buyers, particularly at higher price points, are delaying purchases amid uncertainty

# Property Tax Speculation Slows UK Housing Market

- Buyer caution leading to slower sales and potential delays in transactions
- Market most sensitive in London and the South East where high-value homes are concentrated
- Mispriced homes taking twice as long to sell; one in ten listings saw price reductions, above the 6% five-year average

# Property Tax Speculation Slows UK Housing Market

## Key Numbers

- 5% – increase in sales agreed year-on-year in July
- 1.3% – average house price growth over the same period
- 10% – proportion of homes listed with a price reduction
- 33% – share of homes for sale priced above £500,000, most at risk from potential tax reforms

## References

- *The Guardian* – *Property tax threat is slowing down housing market, say UK agents* (28 August 2025)
- *MoneyWeek* – *Zoopla: Property tax speculation creates uncertainty for a third of home buyers* (27 August 2025)

## Refugee 'Move-On' Period Cut to 28 Days, Raising Homelessness Fears

- Asylum seekers are housed in hotels while claims are processed; once granted refugee status they are evicted
- In December 2024, Labour extended the “move-on” period from **28 to 56 days** to help prevent homelessness
- Ministers have now reversed this decision, cutting the period back to **28 days**
- Charities (British Red Cross, Care4Calais) and councils warn this will lead to higher levels of homelessness and destitution
- Government defends the move as part of efforts to clear the asylum backlog and reduce hotel use

## Refugee 'Move-On' Period Cut to 28 Days, Raising Homelessness Fears

- **Local authority pressure:** Councils will face more emergency housing requests, adding to already stretched budgets
- **Misaligned timelines:**
  - Universal Credit typically takes ~**35 days** to process
  - Councils have a statutory **56 days** to act on homelessness risk
  - Refugees given just **28 days** to secure housing, work or benefits
- **Community impact:** Risk of visible rough sleeping, social tensions, and higher costs of crisis interventions
- **Sector response:** Charities argue the policy undermines integration and creates additional burdens rather than savings

# Refugee 'Move-On' Period Cut to 28 Days, Raising Homelessness Fears

## Key Numbers

- **32,000** asylum seekers in hotels as of June 2025
- **6,000** fewer people housed in hotels in first half of 2025 (government figure)
- **35 days** – average wait to receive first Universal Credit payment
- **56 days** – statutory period councils use to prevent homelessness, now out of step with refugee eviction timetable

## References

- *The Independent* – analysis of council pressures from refugee homelessness (2024)
- *Government data* – asylum seekers in hotels, June 2025
- British Red Cross & Care4Calais – statements on impact of reduced move-on period (August 2025)

# Fertility Rate in England & Wales Falls to Record Low

- Fertility rate fell to **1.41 children per woman in 2024**, the lowest since records began in 1938
- This is the **third consecutive annual fall** despite a slight rise in overall births
- **Scotland** recorded a rate of **1.25**, the lowest since 1855
- **Average parental ages** continue to rise: mothers 31 years, fathers 33.9 years
- Regional variations:
  - **West Midlands** (1.56 → 1.59) and **London** (1.33 → 1.35) saw small increases
  - **Luton** had the highest local fertility at **2.00**
  - **City of London** the lowest at **0.32**

# Fertility Rate in England & Wales Falls to Record Low



- Sustained low fertility poses challenges for **workforce supply, tax revenues, and school enrolments**
- Accelerates the trend towards an **ageing population**, increasing pressure on pensions, health and social care
- **Immigration** now plays a key role in offsetting population decline
- Policy debate expected around **family support, childcare investment, and demographic planning**

# Fertility Rate in England & Wales Falls to Record Low

## Key Numbers

- **1.41** – fertility rate in England & Wales, 2024
- **1.42** – rate in 2023
- **1.25** – Scotland’s fertility rate, 2024
- **31** – average age of mothers
- **33.9** – average age of fathers
- **2.00** – Luton’s fertility rate (highest)
- **0.32** – City of London’s fertility rate (lowest)

## References

- *The Guardian* – *England and Wales fertility rate falls for third consecutive year* (27 August 2025)
- *Financial Times* – *Birth rate falls to record low in England and Wales* (2025)
- *ONS* – *Birth summary tables, England and Wales, 2024*



Scottish  
Government  
Riaghaltas  
na h-Alba

## Scottish Four-Day Week Pilot Shows Positive Results

- Trial launched in 2024 at **South of Scotland Enterprise (SOSE)** and **Accountant in Bankruptcy (AiB)**
- Staff worked a **32-hour, four-day week with no loss of pay**, using staggered days off to maintain services
- Independent evaluation found **productivity maintained or improved** across both bodies
- Staff wellbeing rose significantly:
  - **25% reduction** in psychological sick leave
  - **98% of SOSE staff** reported better motivation and morale
- Both organisations have extended the trial (SOSE by six months, AiB by two months)
- Scottish Government has not committed to a wider rollout but will use findings to inform reform



Scottish  
Government  
Riaghaltas  
na h-Alba

## Scottish Four-Day Week Pilot Shows Positive Results

- **Service continuity** was maintained, showing the model can work in public services
- **Wellbeing gains** likely to reduce sickness absence, turnover, and recruitment costs
- **Flexible scheduling** and digital ways of working enabled resilience despite shorter hours
- Provides an **affordable reform pathway** that could align with wider efficiency and workforce strategies

# Scottish Four-Day Week Pilot Shows Positive Results

## Key Numbers

- **259 employees** involved across the two bodies
- **25% fewer** psychological sick days taken
- **98%** of SOSE staff reported higher motivation and morale
- Extensions: **SOSE +6 months, AiB +2 months**

## References

- *The Guardian* – *Scottish government trial of four-day week improves productivity and staff wellbeing* (27 August 2025)
- *Civil Service World* – *Better wellbeing, higher productivity and lower stress: four-day week pilot findings* (August 2025)

## Quote of the Week

"AI is everywhere. It's not that big, scary thing in the future.  
AI is here with us. – Fei-Fei Li

Fei-Fei Li is a Chinese-American computer scientist celebrated as a pioneer in artificial intelligence, especially for her groundbreaking work in computer vision and the creation of ImageNet. She is the Sequoia Professor at Stanford University and co-director of its Human-Centered AI Institute, with a mission to ensure AI advances are ethical, inclusive, and human-focused.





# 114 & Reform Watch

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

A map of England is shown in the background, with various regions shaded in light blue, grey, and white. A prominent green callout box is overlaid on the left side of the map, containing the title text. The box has a white border and a small white triangle pointing downwards at its bottom center.

## Local Government Reorganisation: Cost Uncertainty and Ministerial Assumptions

- Government is pursuing the biggest reorganisation of councils in England for 50 years, merging 21 two-tier areas into unitary authorities
- Ministers did **not commission their own cost analysis**, instead relying on a 2020 PwC/County Councils Network (CCN) report predicting £2.9bn savings over five years
- CCN's updated 2025 analysis warns reorganisation could **cost £850m over five years** and deliver **no efficiency savings** if 58 new unitary councils are created (min. population 300,000 each)
- CCN supports reform at the “right scale” but warns small unitaries risk **unsustainable costs** and pressure on care services
- District Councils' Network (DCN) and opposition parties criticise the absence of independent, up-to-date analysis, warning of risks from “mega councils” and rushed changes

A map of England is shown in the background, with various regions shaded in light blue, grey, and white. A prominent green callout box is overlaid on the map, containing the title text. The box has a white border and a small white triangle pointing downwards at its bottom center.

## Local Government Reorganisation: Cost Uncertainty and Ministerial Assumptions

- **Uncertainty for councils:** Lack of independent cost review leaves local authorities planning reorganisation with unclear financial assumptions
- **Financial risk:** Potential for higher costs rather than savings, increasing strain on already fragile local government finances
- **Service disruption:** Rapid structural change risks gaps in services, especially children's and adult social care
- **Local variation:** Proposals differ by area (e.g. Essex suggesting three unitaries), creating complexity for central decision-making
- **Reputational challenge:** Perception of political decisions without evidence risks undermining trust between government, councils, and residents

# Local Government Reorganisation: Cost Uncertainty and Ministerial Assumptions

## Key Numbers & Dates

- **£2.9bn** – projected five-year savings in 2020 PwC/CCN report (if large-scale unitarisation adopted)
- **£850m** – potential five-year cost under CCN’s revised 2025 analysis with multiple smaller unitaries
- **21 areas** – scope of current two-tier reorganisations
- **300,000** – minimum population size modelled for new councils in CCN’s latest analysis
- **2026** – most councils expected to be informed of approved proposals

## References

- BBC News – *Ministers did not do cost review of council mergers* (29 August 2025)
- County Councils Network – analysis on savings and risks of unitarisation (2020, updated 2025)
- PwC report (2020) – *Evaluating the case for unitarisation in two-tier areas*
- District Councils’ Network – statements on risks of “mega councils” (August 2025)



## Rural and County Councils Face Funding Strain

- County Councils Network (CCN) analysis shows **county and rural areas will carry most of the cost** of funding reforms.
- Over the next three years these councils gain only **£374m in extra grant**, with **90% of additional resources dependent on 5% annual council tax rises**.
- **16 county councils will lose £470m in grant**, leaving them wholly reliant on council tax for extra revenue.
- Metropolitan authorities will receive nearly **50% of new resources via central grants**, shielding them from similar pressure.

### Impact on administration:

- Rural councils must push through maximum council tax rises simply to sustain service levels.
- Increases pressure on households, potentially worsening arrears and collection workloads.
- Risk of widening rural-urban inequalities in service funding and delivery.

# Rural and County Councils Face Funding Strain

Measure	Value
Extra grant for counties/rural (3 years)	£374m
Share reliant on council tax rises	90%
Councils facing grant cuts	16
Value of cuts	£470m
Share of new resources via grants (metropolitan areas)	~50%

## References

- *Local Government Lawyer* – “County and rural council taxpayers to shoulder cost of funding reforms, county councils claim” (Aug 2025)
- *FT* – “England’s council debt threatens local government overhaul” (Aug 2025)
- *MoneyWeek* – “Wealthier areas set to pay more council tax under government plans” (Aug 2025)
- *FT* – “Labour to shift £2bn of council cash from wealthy southern areas to north” (Aug 2025)



## London Councils Challenge Funding Reform Measures

- **London Councils** has urged the government to reconsider key components of the **Fair Funding Review 2.0** (implementation from 2026/27).
- The group highlighted that current **deprivation metrics are flawed**, giving equal weight to trivial factors like “road distance to a post office” and serious issues like **homelessness**, undermining the “funding follows need” principle.
- Concerns include:
  - An **unevidenced ‘remoteness’ factor** shifting funds toward remote areas without justification.
  - A proposed **children’s services formula** that “dramatically underestimates” London’s needs and lacks robustness.
- The **Index of Multiple Deprivation (IMD)** fails to reflect **housing poverty**—a critical omission in a capital where **1 in 50 Londoners is homeless or in temporary accommodation** and **over 25% of households are poor once housing costs are included**.
- **Concerns raised:** London boroughs already face structural underfunding, soaring service demand, and high costs; flawed reforms could exacerbate budget crises and service collapse.

A map of London showing the boundaries of its boroughs. The map is partially obscured by a green speech bubble on the left and a dark grey overlay on the right. The speech bubble contains the title 'London Councils Challenge Funding Reform Measures'. The dark grey overlay contains a bulleted list of risks and demands.

## London Councils Challenge Funding Reform Measures

- **Risks to service continuity and equity:**
  - Misallocation of funds may leave boroughs unable to meet demand in social care, homelessness, children's services, and housing support.
- **Immediate demands on council leadership and planning teams:**
  - Preparing **contingency budgets**, adjusting service delivery models, and advancing support infrastructure.
- **Intensified lobbying and data submission efforts:**
  - London Councils must collaborate with central government to revise funding formulas and secure fair allocations.
- **Potential acceleration of financial risks:**
  - Without reform, more boroughs may require **Exceptional Financial Support (EFS)**, triggering administrative burdens and potential service cuts.

# London Councils Challenge Funding Reform Measures

## Measure

Homeless or temporary homeless in London

Poverty rate (after housing costs)

Funding reform effective from

Concerned boroughs

## Detail

1 in 50 Londoners

Over 25% of London households

2026/27

Many heavily reliant on fragile budgets, already under strain

## References

- *Local Government Lawyer* – “London Councils urges government to reconsider key elements of plans to reform council funding, highlighting need to accurately measure ‘high levels of deprivation’ in capital” (Aug 2025)
- *BDC Magazine* – “Don’t ignore deprivation and housing poverty in the capital” (Aug 2025)



# Legal Issues of Note

# Surge in Complaints to Welsh Ombudsman

- Complaints to the **Public Services Ombudsman for Wales** rose **43% since 2019**, reaching record levels.
- 2024–25 figures:
  - **1,337 complaints** about local councils (+54%)
  - **411 complaints** about housing associations (+103%)
  - **949 complaints** about health boards (+26%)
- Ombudsman intervened in **18%** of closed cases; almost 90% resolved early through **Early Resolution**.

## Impact on administration:

- Greater demand for oversight and complaints handling.
- Pressure on councils, housing bodies and health boards to strengthen frontline responsiveness.
- Need for improved training and complaint-prevention strategies.

# Surge in Complaints to Welsh Ombudsman

## Code of Conduct and Public Confidence

- **315 code of conduct complaints** received (up 36% since 2019–20, but down 4% on the previous year).
- **60%** concerned town/community councillors; **56%** related to equality and respect.
- **15 referrals** to standards bodies; **85% upheld**.
- Independent review of a staff social media case found Ombudsman processes **fair and impartial**; recommendations completed by March 2025.
- Public awareness and trust in the Ombudsman remain high despite rising volumes.

## Impact on frontline services:

- Additional administrative burden in managing councillor conduct and training committees.
- Sustaining public trust requires clear communication, accountability, and transparency.

# Surge in Complaints to Welsh Ombudsman

Category	Value
Overall complaints since 2019	+43%
Local council complaints	+54%
Housing association complaints	+103%
Health board complaints	+26%
Ombudsman interventions	18% (mostly early resolution)
Code of conduct complaints	315 (85% of referrals upheld)

## References

- Local Government Lawyer – *Complaints to Public Services Ombudsman for Wales jump 43% in single year (Aug 2025)*
- Public Services Ombudsman for Wales – *Annual Report & Accounts 2024–25 (Aug 2025)*

# Blackpool Council Rated “Inadequate” for Adult Social Care

- First local authority to receive an **“inadequate”** rating from the CQC for adult care.
- **Risks to human rights identified:** people’s needs unmet, poor access to services, weak safeguarding.
- Performance scores (1 = significant shortfalls):
  - Needs assessment – 1
  - Supporting healthier lives – 1
  - Equity in experience – 1
  - Safeguarding – 1
  - Governance and improvement – 1

## **Impact on administration:**

- Urgent leadership and governance changes required.
- Greater scrutiny of assessment, safeguarding and case management.
- Frontline staff need immediate training and stronger supervision.

# Blackpool Council Rated “Inadequate” for Adult Social Care

- Decisions often made **for people, not with them** – service users and unpaid carers not fully involved.
- Persistent inequalities: learning disabilities, autistic people, LGBTQ+ communities lacked fair access.
- Safeguarding concerns included:
  - Delays in processing cases.
  - Referrers not kept informed.
  - Inconsistent training and supervision (some staff saw supervisors only every six months).

## Impact on frontline services:

- Critical need for **person-centred, strengths-based practice**.
- Systematic improvements in safeguarding processes and oversight.
- Stronger equality and cultural competence training required.

# Blackpool Council Rated “Inadequate” for Adult Social Care

## Issue

CQC overall rating

Human rights

Scores across key domains

Culture

Safeguarding

## Detail

Inadequate (first for adult care)

Multiple risks identified

Mostly 1 (significant shortfalls)

Lack of involvement of users and carers

Delays, poor feedback, weak training/supervision

## References

- Local Government Lawyer – *Risks to human rights identified as watchdog hands council first inadequate rating for adult care (Aug 2025)*
- Community Care – *CQC issues first inadequate rating for council adult services (Aug 2025)*

## Kent County Council Reassures Staff on Data Sharing with Reform's Department of Government Efficiency

- Kent County Council confirmed that any data sharing with Reform UK's Department of Government Efficiency (DOGE) will be lawful and appropriate
- DOGE began working with the council in June 2025, seeking access to sensitive documents including whistleblowing and financial investigation records
- Reform warned that obstruction of its review could amount to gross misconduct
- Council spokesperson stressed that officers are cooperating within proper legal and governance frameworks

## Kent County Council Reassures Staff on Data Sharing with Reform's Department of Government Efficiency

- Staff reassurance essential to maintain confidence and reduce anxiety over data access
- Careful navigation required to protect governance standards and officer independence
- Risk of lowered morale and strained officer–councillor relations from misconduct warnings
- Highlights the need for clear, robust protocols on external access to council information

# Kent County Council Reassures Staff on Data Sharing with Reform's Department of Government Efficiency

## Key Numbers & Dates

- June 2025 – DOGE review team began work with the council
- May 2025 – Reform's misconduct warning issued to staff
- 27 August 2025 – Council issued public reassurance over legality of data

## References

- Local Government Lawyer – *County council moves to reassure staff over legality of data sharing with Reform's Department of Government Efficiency* (27 August 2025)  
<https://localgovernmentlawyer.co.uk/employment/395-employment-news/62040-county-council-moves-to-reassure-staff-over-legality-of-data-sharing-with-reform-s-department-of-government-efficiency>



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# 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*





# Revenues & Benefits CSO (MRI/Academy)

6 week contract | £23ph (umbrella) | Remote

- All aspects of Housing Benefit, Council Tax Support & Council Tax in a Customer Service environment
- Must have knowledge of the MRI/Capita One (Academy) system
- Experience of processing/amending HB/CTR claims and dealing with Council Tax enquiries
- Dealing with customer enquiries in a variety of formats including taking incoming calls

## What we're looking for:

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

- Experience in using the MRI/Capita(Academy) database
- Job involves taking incoming calls and processing HB/CTR/CT amendments
- Proficient in administration of Housing Benefit and appropriate legislation

**To find out more or to apply**

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



# Benefits Team Leader (MRI/Academy)

3 month contract | £32ph (umbrella) | Remote

- To deal with all aspects of Housing Benefit & Council Tax Support team management
- The ability to write and present appeals at Tribunal
- Performance Management
- Carry out Quality Assurance checks
- A strong understanding of Housing Benefit Subsidy
- Must have knowledge of MRI (Academy) system and EDMS
- Experience of leading a team of Benefit Officers

## What we're looking for:

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

- Experience in using the MRI (Academy) database
- Advanced Knowledge of Housing Benefit, Council Tax Support and Local Welfare Assistance
- Strong understanding of the Housing Benefit Regulations 2006 and Decision and Appeals Regulations 2001

**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?

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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.

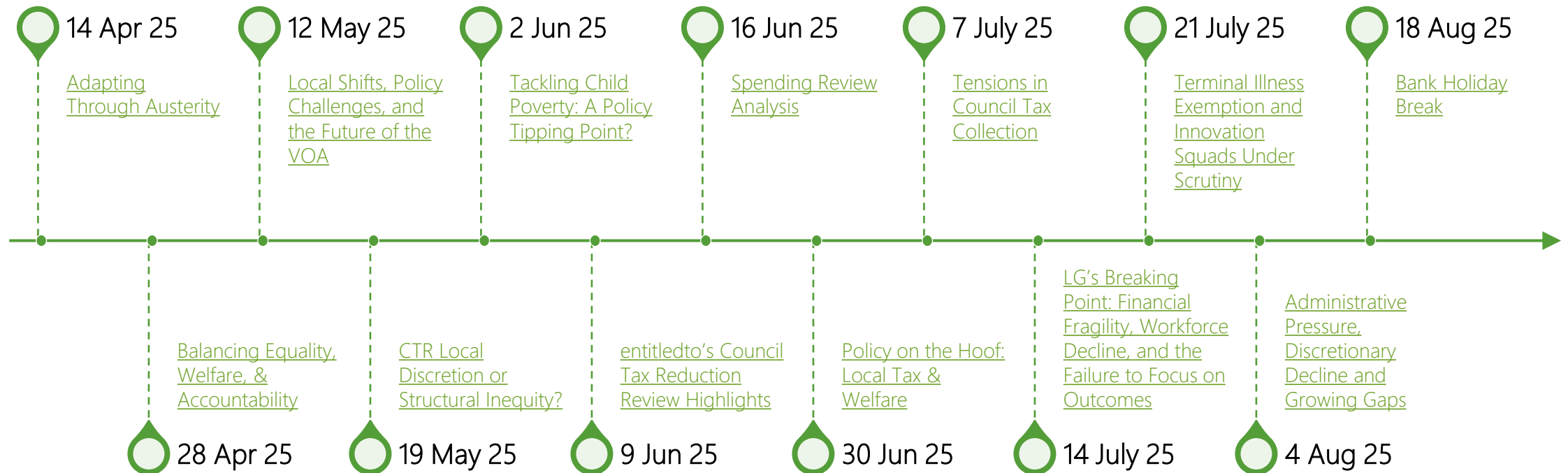
What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



# Previous Recordings



# Dates where there will be no sessions



25 Aug. 2025

- Summer Bank Holiday

1 Sep. 2025

- Summer Break

29 Sep. 2025

- Conference Week

8 Dec. 2025

- December Break

15 Dec. 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>

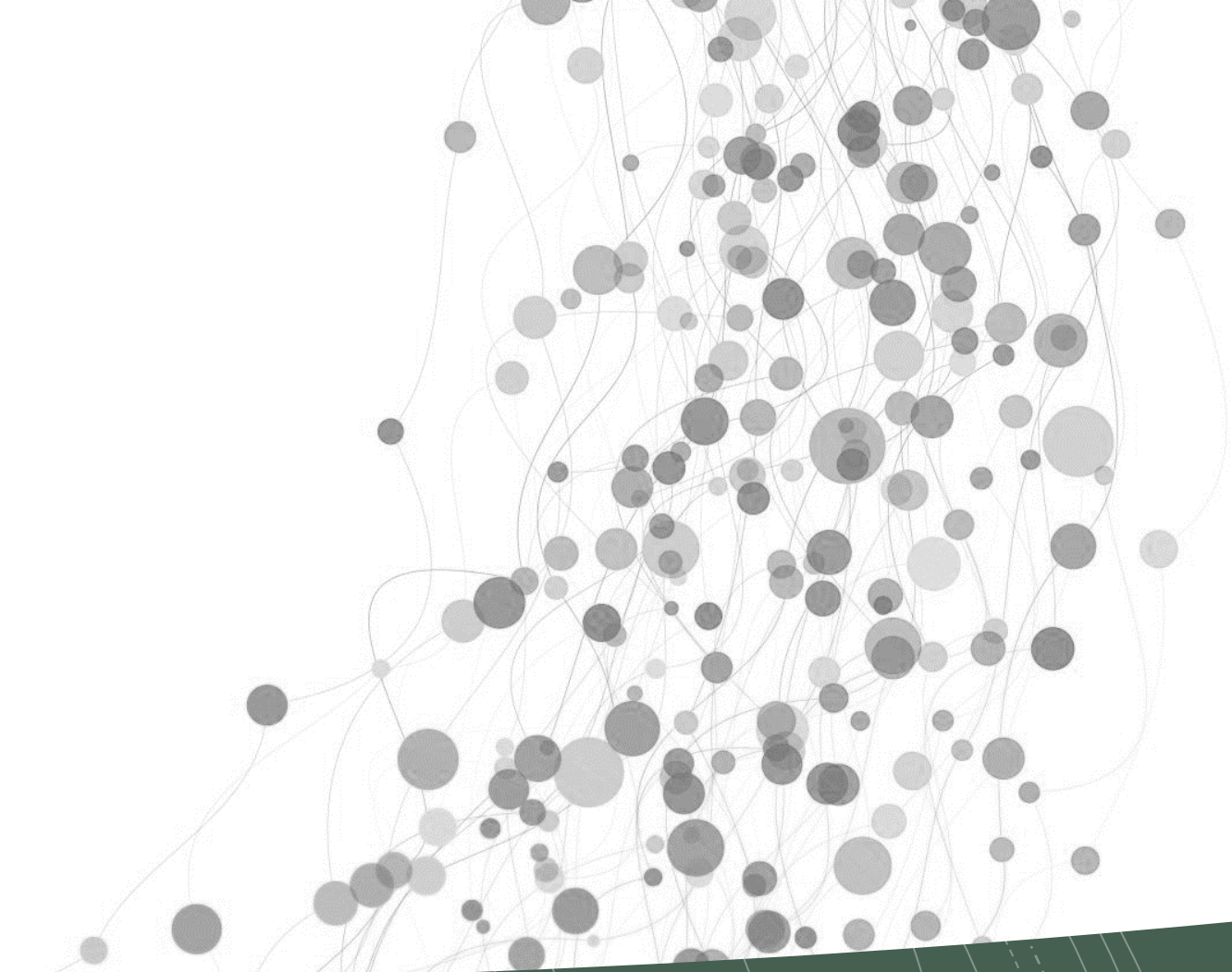
The short and long-run effects of the Education Maintenance Allowance by Jack Britton Nick Ridpath Carmen Villa Ben Waltmann

<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





# WELFARE TOGETHER

Vulnerability & Debt Advice Skills Training



Welfare  
Together

Join **Tracey Stone & Fiona Monk** in London on 20<sup>th</sup> October 2025

# Improve your teams key support skills

Focus areas for the day:

- ✓ How data/credit reports can support your decisions
- ✓ Spot vulnerability indicators and adapt support accordingly
- ✓ Identify and prioritise debts effectively
- ✓ Analyse bank statements for warning signs
- ✓ Tackle difficult money conversations without judgement
- ✓ Connect people with the right debt advice services
- ✓ When insolvency is the final option

**What attendees have said:**

- 💡 *“Informative and engaging – our whole team will benefit.” – MW*
- 💡 *“Easy to understand and take forward – RS*
- 💡 *“Thank you for the training provided, it was very helpful and informative!” - HD*

## “REACHING, HELPING, AND EMPOWERING”

We're excited to offer **in-person training** - on 20<sup>th</sup> October 2025,  
@ Floor 2, 280 High Holborn, London WC1V 7EE.


Registration from 9:30am

Start 10am - 3pm

Networking at the Square Pig for anyone that wants to join us  
after the event

**Special offer:** £99 + vat per person – **only £79 + vat** if booked  
before **30th September**.

**Guest Speakers – Greg Flewitt & Deborah Nigh**

 Book now to secure your team's place - Spaces are limited, so  
please book early

 Email [Tracey.stone@welfaretogether.co.uk](mailto:Tracey.stone@welfaretogether.co.uk)



**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



In  
Partnership  
with

LA Directories  
Limited

Click here to register

or scan the QR code



Yorkshire & District Association

# Scarbados

Technical Day and AGM

Friday the 12th of September 2025 | Scarborough Spa Complex

## The Agenda:

- 10:30 - 11:00 Registration, Tea & Coffee
- 11:00 - 15:30 Second Homes - LA Perspective  
Second Homes - How Can Technology Help?  
DWP Performance Team - Improvement & Best Practice
- 15:30 - 16:00 Digital Horse Race
- 16:00 - 18:00 Social Event (Darts, Bowling)
- 18:00 - Late Evening Meal (Chinese or Turkish - TBC)



In Partnership  
with

LA Directories  
Limited



## Visionary Network Partnership

WORKING TOGETHER TO SHAPE BETTER PUBLIC SERVICE

We are a strategic partnership of organisations working across the public sector to help rethink & redesign services in a joined-up, values-led way.

*Our work is built on:*

**Partnership, not prescription** – co-designed support that respects local knowledge & ambition.

**Policy and strategy expertise** – from front-line delivery through to legislative insight.

**We collaborate with councils, departments and public bodies** – providing strategic insight & practical tools to improve outcomes and deliver sustainable change.

**Cross-service thinking** – solutions that work across benefits, council tax, recovery, safeguarding, grants, & more.

**Support, not imposition** – our role is to listen, understand, & help improve systems that already serve communities.

**Modern** – leveraging AI/Automation & innovative thinking.



Come and chat with us on stand 61 where there will be beer



# 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.