



In
Partnership
with

LA Directories
Limited

MALG
Network



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Revenues and Benefits Discussion Group

8 September 2025

RIP Leigh Barber 🧡

Leigh showed us what real courage and spirit look like. He faced every challenge with strength, creativity and humour, inspiring everyone around him.

I'm proud to have called him a friend. My life is richer for knowing him, and his light will keep shining in all of us.

A true legend — gone but never forgotten. ✨





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

Malcolm Gardner * Bob Wagstaff * Rachael Walker * Jon Gibbs * Kevin Stewart





Meet the panel

(not everyone is available every week)

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, Liverpool City Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Swindon Council
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Julie Smethurst, Tameside Council
- Rachael Walker, The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

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



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Discussion Points

DWPS & MHCLG

**Pat McFadden
Appointed
Secretary of State
for Work, Pensions
and Skills**

- On 5 September 2025, Pat McFadden MP was appointed Secretary of State for Work, Pensions and Skills.
- The role combines the Department for Work and Pensions with responsibility for **skills policy**, previously held by the Department for Education.
- McFadden was formerly Chancellor of the Duchy of Lancaster (2014-20) and has been MP for **Wolverhampton South East** since 2005.
- The new role gives him oversight of welfare, pensions, employment support, and workforce training.

**Steve Reed
Secretary of State
for Housing and
Communities**

- On 5 September 2025, Steve Reed MP was appointed as the new Secretary of State for Housing and Communities in the Cabinet reshuffle.
- The role consolidates housing, planning, regeneration, devolution, and local government oversight into one ministry.
- Reed is MP for **Doncaster North** since 2005 and previously served as Shadow Secretary of State for Environment, Food and Rural Affairs.
- The post succeeds much of the remit of the former **DESGIC**, with greater emphasis on **housing delivery** and **community cohesion**.

**Local Government
Association**

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

- Current housing benefit subsidy rules leave councils with tens of pounds out of pocket, reducing capacity to commission supported housing.
- Supported housing enables for people with complex needs including homelessness, disability, and mental health conditions.
- A **shortage** in 2023-24 added £1.6m to NHS costs through delayed hospital discharges.
- Expanding supported housing could save £20m annually for the NHS and £50m across the wider public sector.
- The LGA also published new guidance for councils to support delivery of the Supported Housing (Regulatory) (England) Act, including tools, checklists, and pilot listings.

**Scrap Two-Child
Cap and
Introduce a
Benefit Floor**

- The **Poverty Strategy Committee** calls for scrapping the **two-child benefit cap**, which reduces support by about £3,000 a year for any third or later child.
- Around **12 million children** are affected by the cap, introduced in 2017.
- A **new benefit floor** is proposed to ensure no household falls into deep poverty below 50% of the poverty line.
- Together with other reforms, changes could lift **8.2 million people out of poverty**, including 2.2 million in deep poverty.
- Estimated cost of the full package: **£12.5bn annually**.

Reorganisation

Council Debt Crisis Forcing Sale of Community Assets

- The council is facing a **debt crisis** due to the reorganisation of the council.
- The council is forced to sell community assets to raise money to pay its debts.
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Renting

Renting Less Affordable Outside London

- Renting is becoming increasingly unaffordable for many people outside London.
- The cost of renting has risen significantly in many areas.
- Many people are struggling to find affordable rental properties.
- The government is looking for ways to make renting more affordable.

Tenants Spending Over a Third of Income on Rent

- Many tenants are spending more than a third of their income on rent.
- This is a significant financial burden for many people.
- The government is looking for ways to help tenants afford their rent.

AI

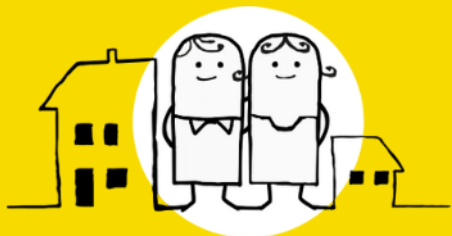
Council Investigates AI-Generated Fake Reports

- The council has discovered that some reports submitted to it were generated by AI.
- The council is investigating how this happened and how to prevent it in the future.
- The council is looking for ways to improve its reporting process.

All Adult Care Decisions at Derby City Council

- All adult care decisions will now be made by Derby City Council.
- This change is part of a wider reorganisation of the council.
- The council is looking for ways to improve its adult care services.

Redesign your CTR scheme with ease



Opportunity

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

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

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

Resident Insights

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

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

CTRS Modelling

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

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

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

Automatic Reporting

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

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

Our dashboard provides the insights you need to make informed decisions

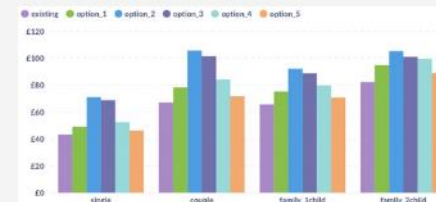
Total annual cost options



Detailed analysis per CTR band

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

Average CT payment by households



Identification of impacted residents

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

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

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

Penny Mitchell, Council Tax Service Manager at Salford Council

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

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

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

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

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

Lucie White, Operational Finance Manager at Barnsley Metropolitan Borough Council

End



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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



VISIONARY NETWORK
The independent Local Tax and Welfare Network

Join the discussion

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

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


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

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

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




Main Discussion Points



Pat McFadden Appointed Secretary of State for Work, Pensions and Skills

- On 5 September 2025, Pat McFadden MP was appointed Secretary of State for **Work, Pensions and Skills**
- The role combines the Department for Work and Pensions with responsibility for **skills policy**, previously held by the Department for Education
- McFadden was formerly **Chancellor of the Duchy of Lancaster** (2024–25) and has been MP for **Wolverhampton South East** since 2005
- The new role gives him oversight of welfare, pensions, employment support, and workforce training



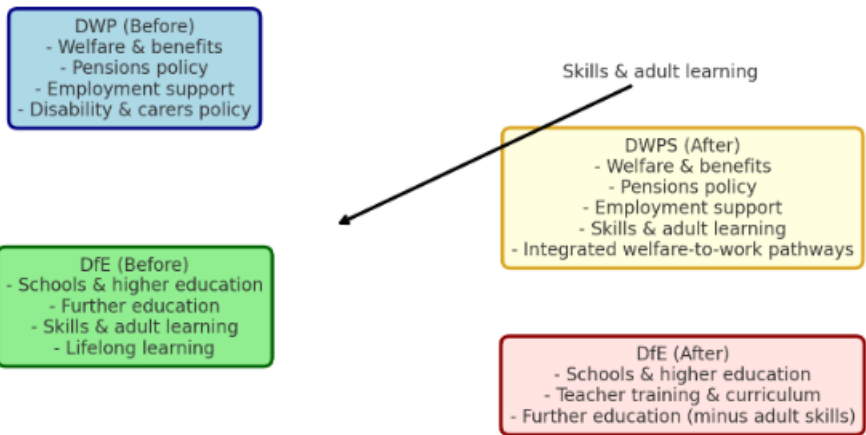
Pat McFadden
Appointed
Secretary of State
for Work, Pensions
and Skills


Administrative Impacts

- **Integrated approach:** Brings together welfare, employment and skills, aiming for smoother progression from benefits into training and work
- **Coordination challenges:** Moving the skills brief creates overlap with the Department for Education, requiring clear boundaries and accountability
- **System changes:** Organisational and IT adjustments will be needed to combine support services effectively
- **Strategic opportunity:** Cross-cutting oversight may allow more targeted investment in employment, training and social mobility programmes

Pat McFadden Appointed Secretary of State for Work, Pensions and Skills

Departmental Restructure: Before and After Creation of DWPS





Pat McFadden Appointed Secretary of State for Work, Pensions and Skills

Key Notes

- 5 September 2025 – appointment date as part of Cabinet reshuffle
- 20 years in Parliament – McFadden’s political experience underpins his seniority
- References
 - GOV.UK – Ministerial profile: Secretary of State for Work and Pensions (Pat McFadden)
 - *ITV News* – *Cabinet reshuffle: Pat McFadden takes new expanded role* (5 September 2025)
 - *The Guardian* – Live coverage of Cabinet changes (5 September 2025)
 - *Wikipedia* – Pat McFadden biography
 - [The implications of Pat Mcfadden appointment to work pensions and skills](#) – Visionary Network Blog

A portrait of Steve Reed, a middle-aged man with grey hair, wearing a dark blue suit jacket, a white shirt, and a red tie. He is looking slightly to the right of the camera.

Steve Reed Appointed Secretary of State for Housing and Communities

- On 5 September 2025, Steve Reed MP was appointed as the new **Secretary of State for Housing and Communities** in the Cabinet reshuffle
- The role consolidates housing, planning, regeneration, devolution, and local government oversight into one ministry
- Reed is MP for **Croydon North** (since 2012) and previously served as **Shadow Secretary of State for Environment, Food and Rural Affairs**
- The post succeeds much of the remit of the former **DLUHC**, with greater emphasis on **housing delivery and community cohesion**

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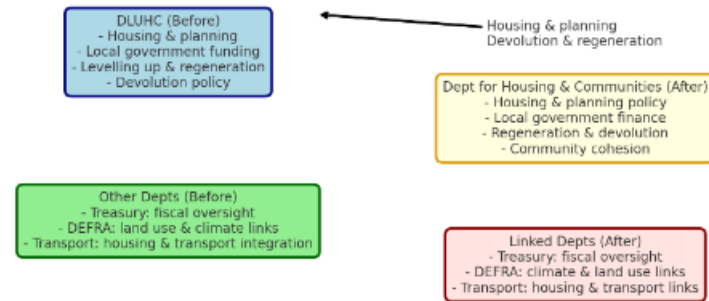
Administrative Impacts

- **Single accountability point:** Housing and local government policy now sits under one senior minister, aiming to improve coherence
- **Delivery focus:** Stronger emphasis on tackling the housing crisis, planning reform, and local government resilience
- **Cross-department integration:** Effective coordination needed with Treasury (funding), DEFRA (climate and land use), and Transport (infrastructure)
- **Opportunity:** Simplification may speed up regeneration projects and improve support for councils
- **Risk:** Wide-ranging responsibilities could stretch departmental capacity and dilute focus without clear prioritisation

Steve Reed Appointed Secretary of State for Housing and Communities



Departmental Restructure: Before and After Creation of Secretary of State for Housing & Communities



A portrait of Steve Reed, a middle-aged man with grey hair, wearing a dark blue suit jacket, a white shirt, and a red tie. He is looking slightly to the right of the camera.

Steve Reed Appointed Secretary of State for Housing and Communities

Key Notes

- Appointment signals government intent to put **housing and community stability at the centre** of domestic policy
- The role will be pivotal in shaping **devolution deals** and working with **mayors and combined authorities**
- Likely to oversee reforms linked to **Homes England**, planning system changes, and local government funding review
- **References**
 - GOV.UK – *Secretary of State for Housing and Communities: Ministerial profile* (September 2025)
 - *The Guardian* – Cabinet reshuffle coverage, 5 September 2025
 - *Public Finance* – Analysis of the impact on housing and local government

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

Scrap Two-Child Cap and Introduce a Benefit Floor

- The **Poverty Strategy Commission** calls for scrapping the **two-child benefit cap**, which reduces support by about **£3,500 a year** for any third or later child
- Around **1.7 million children** are affected by the cap, introduced in 2017
- A new **benefit floor** is proposed to ensure no household falls into **deep poverty** (below 50% of the poverty line)
- Together with wider reforms, changes could lift **4.2 million people out of poverty**, including **2.2 million in deep poverty**
- Estimated cost of the full package: **£12.5bn annually**



Scrap Two-Child Cap and Introduce a Benefit Floor

Administrative Impacts

- **Legislative change** required to remove the two-child cap and adjust Universal Credit rules
- **System updates** needed to implement a benefit floor and prevent deductions pushing households below minimum levels
- **Higher expenditure** would add fiscal pressure but support long-term poverty reduction and child development outcomes
- **Equity gain:** reforms aim to improve fairness across households and reduce structural inequality
- **Cross-department coordination** essential to align welfare, housing, and childcare support



Scrap Two-Child Cap and Introduce a Benefit Floor

Key Numbers

- 1.7m children affected by the cap
- £3,500 annual loss per third or subsequent child
- 4.2m people lifted out of poverty (2.2m from deep poverty)
- £12.5bn annual reform cost
- £2.6bn – estimated 2025/26 cost of removing the cap and introducing a floor

References

- *Public Finance* – Scrap two-child cap and introduce benefit floor, says commission (5 September 2025)
- *The Guardian* – Scrap two-child benefit cap to lift 4m people out of poverty (2 September 2025)
- *Joseph Rowntree Foundation* – Cost and impact modelling of child poverty policies
- *Morning Star* – Coverage of cross-party support for a benefit floor



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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

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*

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)

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>



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

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

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

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



Finding the
right
information
has never been
easier with



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

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

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

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

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

E-mail services.enquiries@ladirectories.com

Peter Davis, Marketing & Account Management

E: peter.davis@ladirectories.com

M: 07807 009 959

Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

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



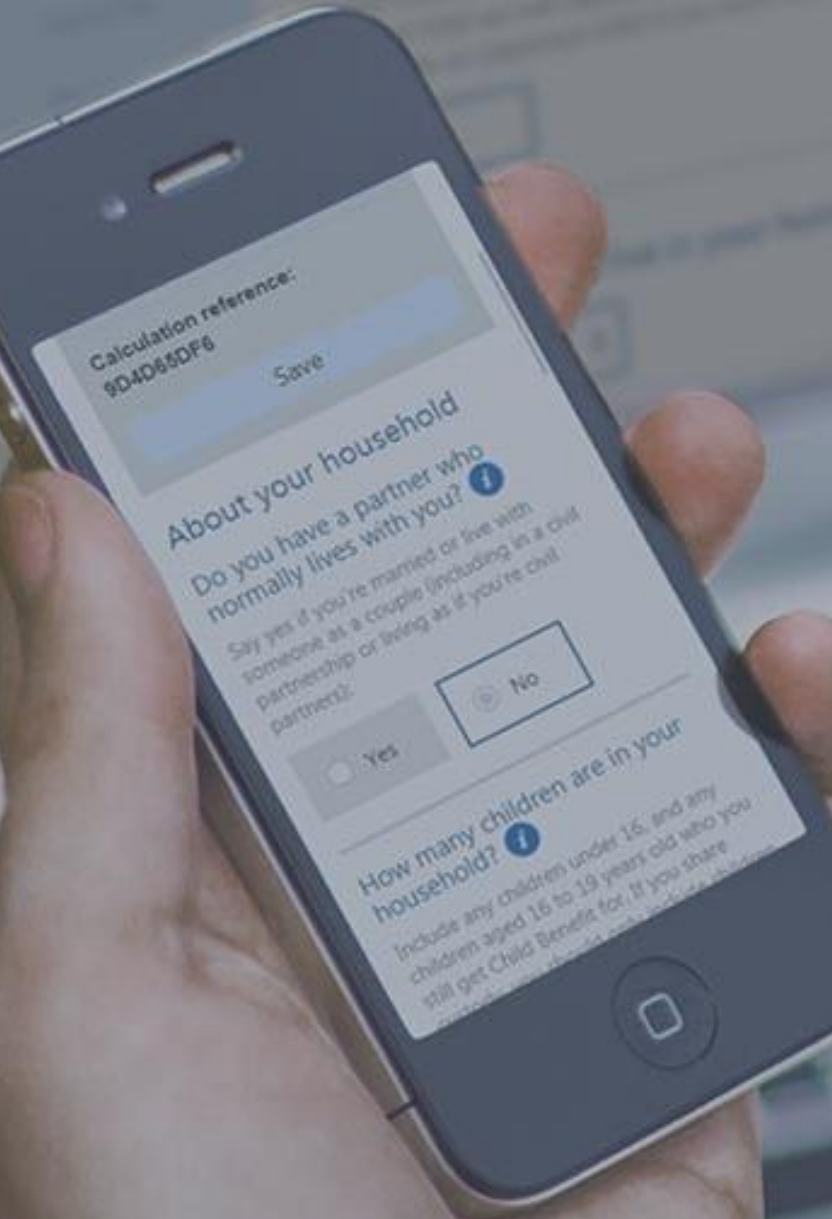
our customers:

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

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

entitledto

independent | accurate | reliable



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

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

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

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

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



Ascendant Solutions
data management

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

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

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

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

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

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



Apply4.Online®



In the news

The logo for Merton Council, featuring the word "merton" in a purple, lowercase, sans-serif font. To the right of the text is a circular emblem composed of green, rectangular segments arranged in a ring, resembling a gear or a stylized sun. Below the text is a green wavy line.

merton

Council Seizes 18 Properties After Landlord Licensing Failures

- **Merton Council** (London) has taken control of **18 rental homes** after the landlord repeatedly failed to obtain the required licences
- An **Interim Management Order** was issued in August 2024 following tenant complaints about poor conditions and management
- The council has now imposed a **Final Management Order**, giving it control for up to **five years**
- During this time, **rental income** will be used to maintain the homes and protect tenants, while the landlord remains responsible for mortgage payments

The logo for Merton Council, featuring the word "merton" in a purple, lowercase, sans-serif font. To the right of the text is a stylized green circular emblem composed of horizontal bars of varying lengths, resembling a gear or a sunburst. Below the text is a green wavy line.

merton

Council Seizes 18 Properties After Landlord Licensing Failures

- Administrative Impacts
- Ensures **tenant safety and housing standards** when landlords fail to comply
- Demonstrates councils' ability to use **statutory powers** under the Housing Act 2004
- Creates **resource pressures**, as councils must directly manage, maintain and oversee the properties
- Acts as a **deterrent** to negligent landlords, reinforcing the licensing regime and raising standards in the private rental sector

The logo for Merton Council, featuring the word "merton" in a purple sans-serif font. To the right of the text is a circular emblem composed of green, rectangular segments arranged in a ring, resembling a stylized sun or a gear. Below the text is a green wavy line.

merton

Council Seizes 18 Properties After Landlord Licensing Failures

- Key Numbers

- 18 properties seized
- August 2024 – Interim Management Order issued
- Up to 5 years – duration of Final Management Order

- References

- *Local Government Lawyer – Failings of landlord see London council seize control of 18 rented properties through final management orders (2 September 2025)*
- *Landlord Knowledge – Council seizes 18 rental homes in licensing dispute (27 August 2025)*

No Further £450 Cost of Living Payment – Support via Household Support Fund

- The Cost-of-Living Payments ended in 2024 – the DWP confirmed no further payments will be made in 2025
- Previous payments included £326, £324, £301, £300, £299 and £150 disability support
- Support is now provided through the Household Support Fund (HSF), running April 2025 – March 2026, with £742m allocated across England
- Councils distribute help via cash grants, vouchers, energy bill support and essential items, with eligibility and schemes varying locally

No Further £450 Cost of Living Payment – Support via Household Support Fund

Administrative Impacts

- **Households** no longer receive automatic lump-sum relief, raising risk of hardship for vulnerable groups
- **Councils** face greater responsibility to deliver targeted support through the HSF, requiring clear communication and fair administration
- **Regional variation** means access differs by area, creating uneven outcomes
- **Awareness campaigns** are vital to ensure residents apply for help and to guard against scams exploiting the perception of new payments

No Further £450 Cost of Living Payment – Support via Household Support Fund

■ Key Numbers

- £742m – total HSF funding in England, 2025–26
- 2.9m+ households received Cost of Living Payments in 2022–24
- Past payments ranged from £150 to £326 depending on eligibility
- Local HSF schemes vary, with grants typically £195–£740 depending on the council

■ References

- GOV.UK – *Cost of Living Payments guidance* (May 2025 update)
- GOV.UK – *Household Support Fund: April 2025 to March 2026 guidance*
- Gulf News – *No more Cost of Living Payments in 2025, DWP confirms*
- The Guardian – *Scam warnings linked to fake payment messages*
- The Sun – *Local council Household Support Fund schemes*



UK Bond Market Sell- Off Increases Borrowing Costs

- Yields on 30-year gilts rose to 5.72%, the highest since 1998
- The pound fell by around 1–1.5% against the US dollar, its sharpest drop since April
- The government successfully issued £14bn in new debt, but at the highest cost since 2008
- The sell-off reflects wider global pressures in bond markets as well as concerns about the UK's fiscal position



UK Bond Market Sell- Off Increases Borrowing Costs

Administrative Impacts

- **Reduced fiscal headroom:** Higher borrowing costs tighten options for the autumn budget
- **Investor confidence concerns:** Market reaction highlights unease over fiscal discipline and political stability
- **Policy trade-offs:** To meet fiscal rules, the government may need £18–28bn in tax rises or spending cuts
- **Service impacts:** Rising debt costs risk diverting funds away from public services, adding to pressure on councils and departments

UK Bond Market Sell-Off Increases Borrowing Costs

Key Numbers

- 5.72% – 30-year gilt yield (27-year high)
 - £14bn – new debt issued in September 2025
 - £4bn – estimated fiscal headroom left for the Chancellor
 - £18–28bn – tax rises likely required to stay within fiscal rules
 - 1–1.5% – pound’s fall against the dollar
-
- References
 - *The Guardian* – UK hit by fresh sell-off in government bond markets as pound weakens (2 September 2025)
 - *Financial Times* – Pound falls as UK long-term borrowing costs hit highest level since 1998 (2 September 2025)
 - *Reuters* – Sterling, British gilts sell off as spotlight turns to UK finances (2 September 2025)

30 Hours Free Childcare May Exclude Poorest Families

- From 1 September 2025, working parents in England earning up to £100,000 can claim 30 hours of free childcare per week for children from nine months to school age
- Families not meeting the criteria face nursery fees averaging £205 per week for under-tuos
- Experts warn that children in eligible working households will receive three times more funded early education than disadvantaged peers
- Sector challenges remain: low pay (36% below comparable roles), recruitment and retention difficulties, and funding pressures that risk closures or reduced provision

30 Hours Free Childcare May Exclude Poorest Families

Administrative Impacts

- **Exclusion risk:** Poorest families may miss out on early learning, deepening inequality and widening the attainment gap
- **Provider strain:** Nurseries may struggle to sustain services, particularly in deprived areas, due to underfunding and workforce shortages
- **Variation in access:** Entitlement benefits higher-earning households while vulnerable children may be left behind
- **Oversight need:** Monitoring through Ofsted and local councils essential to ensure quality and prevent gaps in provision

30 Hours Free Childcare May Exclude Poorest Families

Key Numbers

- **£205 per week** – average childcare cost for under-twos ineligible for support
- **3× more hours** – funded learning for working-household children versus disadvantaged peers by school age
- **36%** – pay gap for early years staff compared with similar roles
- **References**
 - *The Guardian* – *Poorer families may not benefit as 30 hours free childcare begins in England* (1 September 2025)
 - *The Guardian* – *Editorial: free nursery places bring risks as well as rewards* (1 September 2025)
 - *Coram Family and Childcare* – Reports on childcare costs and access inequality
 - *The Times* – Coverage of nursery fee rises linked to funding shortfalls

Councils Pay Millions to Private Landlords to House Homeless Families

- In 2024–25, 37 councils made 10,792 one-off payments to private landlords worth over £31m
- London councils' spending on such incentives has risen 54% since 2018
- Largest council spends:
 - £3.3m – Manchester
 - £2.7m – Enfield
 - £2.3m – Ealing
 - £1.7m – Birmingham
- Highest single payments:
 - £15,385 – Southwark
 - £13,500 – Camden
 - £13,000 – Hammersmith & Fulham

Councils Pay Millions to Private Landlords to House Homeless Families

Administrative Impacts

- **Budget pressure:** Incentives used to avoid costly hotel and B&B placements but place strain on local authority finances
- **Risk of exploitation:** Concerns landlords may inflate rents or evict tenants to seek further incentive payments
- **Structural issue:** Reflects unaffordable private rents and the freeze in Local Housing Allowance, limiting access for low-income families
- **Council defence:** Payments seen as a necessary tool to secure homes for families in crisis when other options are more expensive or unsuitable

Councils Pay Millions to Private Landlords to House Homeless Families

Key Numbers

- £31m+ – landlord incentives paid in 2024–25
- 10,792 – payments made
- 54% – increase in London councils' incentive spending since 2018
- £15,385 – highest individual payment (Southwark)
- References
 - *The Guardian – English councils pay private landlords millions in incentives to house homeless families* (1 September 2025)
 - Generation Rent FOI data
 - Local council spending figures



Reform Targets Council Pensions, Promises £350 Council Tax Cut

- Reform UK claims mismanagement of council pension funds costs taxpayers ~£10bn annually
- Party review says funds are distracted by net zero/ESG strategies, leading to poor returns and high fees
- Reform councillors now influence ~£66bn in pension assets across 13 schemes, following local election gains in 2025
- Richard Tice argues underperformance averages £1.24bn a year since 2020, with losses of £1.5bn a year across Reform-run councils
- Proposals include:
 - Ousting underperforming fund managers
 - Shifting focus to profit-driven, local investment (e.g. social housing)
 - Ending automatic entitlement to gold-plated final salary pensions for public sector workers if in government



Reform Targets Council Pensions, Promises £350 Council Tax Cut

Administrative Impacts

- **Council tax claims:** Reform says improved fund performance could allow bills to fall by up to **£350 per household**, or fund stronger social care
- **Policy clash:** Government already pursuing a pensions bill to merge 86 LGPS pots into mega-funds; Reform plans to create its own pool with separate management
- **Oversight and governance:** Current LGPS criticised for complexity, regulatory overlap and high compliance costs
- **Sector risk:** Central/local tension over investment priorities may disrupt pension scheme stability, staff confidence, and local economic projects tied to ESG goals
- **Political narrative:** Reform framing pensions as a “gravy train” highlights wider debate over value for money in public finance

Reform Targets Council Pensions, Promises £350 Council Tax Cut

Key Numbers

- **£10bn/year** – estimated national taxpayer cost of underperformance
- **£1.24bn/year** – average underperformance in 13 Reform-influenced funds since 2020
- **£1.5bn/year** – annual loss attributed to Reform councils' pension funds alone
- **£66bn** – pension assets under Reform influence
- **7m members** – Local Government Pension Scheme (LGPS) size
- **£1tn** – LGPS assets projected by 2040

- **References**
 - *The Telegraph* – Reform to cut council tax bills by £350 in public sector pensions crackdown (31 August 2025)
 - Pensions and Lifetime Savings Association – reports on LGPS oversight issues
 - Ministry of Housing, Communities and Local Government – response to Reform claims

Think Tank Proposes Transferring Homes England Powers to Mayors

- Think tank **Re:State** proposes abolishing Homes England and devolving its functions to **Mayoral Strategic Authorities (MSAs)**
- Responsibilities to transfer include: funding, land ownership (**9,000 hectares**), partnerships, and housing quality oversight
- National-level tasks would remain with central government
- Proposal also includes creating an **English Municipal Bank**, merging the National Housing Bank with the Public Works Loan Board, to fund housing, regeneration and infrastructure projects
- Aim: align housing delivery with local priorities, strengthen accountability, and speed up regeneration

Think Tank Proposes Transferring Homes England Powers to Mayors

Administrative Impacts

- **Greater local control:** Mayors would directly oversee housing investment, land use and development
- **Simplification:** Removing Homes England could reduce duplication and streamline decision-making
- **Funding reform:** A new English Municipal Bank would require fresh governance and regulatory frameworks
- **Accountability shift:** Voters could directly hold mayors to account for housing outcomes
- **Risks:** Potential for local resistance to development (NIMBYism) and uneven delivery without robust safeguards

Think Tank Proposes Transferring Homes England Powers to Mayors

Key Numbers

- 9,000 hectares – land currently held by Homes England to be devolved
- 3 September 2025 – date of proposal publication
- References
 - *Public Finance – Think-tank: Give Homes England powers to mayors* (3 September 2025)
 - *Local Government Lawyer – Think-tank calls for functions of Homes England to be devolved* (3 September 2025)

Scotland's £700m Public Sector Job- Cut Plan Questioned

- Scottish Government plans to save £700m a year by 2030 through a 0.5% annual reduction in the public sector workforce
- Equivalent to around 11,000 jobs lost by 2029–30, mainly through recruitment freezes and natural attrition
- Think tanks and analysts say the target is “implausible”, given rising costs and existing service pressures
- Core services such as health and education are expected to be protected, placing heavier strain on non-frontline areas

Scotland's £700m Public Sector Job- Cut Plan Questioned

Administrative Impacts

- **Frontline pressure:** Protecting teachers and NHS staff may force deeper cuts in back-office, admin and support services
- **Service risk:** Fewer support staff could reduce efficiency and resilience of frontline delivery
- **Fiscal challenge:** Wider funding gap of **£2.6bn for day-to-day spending** and **£2.1bn for capital projects** remains unresolved
- **Credibility concerns:** Critics argue the plan underestimates demand pressures and risks damaging public trust in government budgeting

Scotland's £700m Public Sector Job-Cut Plan Questioned

Key Numbers

- £700m – savings target by 2030
- 0.5% per year – planned workforce reduction
- 11,000 jobs – projected losses
- 20,000 jobs – potential back-office roles at risk if frontline protected
- £2.6bn – day-to-day funding shortfall by 2029–30
- £2.1bn – capital shortfall by 2029–30
- References
 - *Public Finance* – Scotland's plan to cut £700m of public sector jobs labelled 'implausible' (3 September 2025)
 - *The Times* – Coverage of job cut targets and £5bn funding gap
 - *IPPR Scotland* – Analysis of risks to back-office roles
 - *Fraser of Allander Institute* – Commentary on fiscal pressures



Protecting Existing Benefit Claimants from Cuts

- Recent reforms cut benefits only for **new claimants**, with existing recipients shielded (e.g. halving of the UC health element applies only to newcomers)
- Protection reflects the difficulty households face when income drops suddenly, and the fact that many make decisions based on previous benefit rules
- While protection helps fairness for current claimants, it risks creating **unequal treatment** and **perverse incentives** (e.g. delaying claims to avoid loss)



Protecting Existing Benefit Claimants from Cuts

Administrative Impacts

- **Complexity:** Different rules for old and new claimants increase administrative burden and require clear guidance
- **Fiscal impact:** Savings are delayed, limiting immediate budget benefits and shifting pressures to future years
- **Equity concerns:** New claimants may see the system as unfair if they receive less support than existing claimants
- **Communication:** Effective messaging and staff training are essential to avoid confusion for claimants and advisers

Protecting Existing Benefit Claimants from Cuts

Key Notes

- Transitional protection is a longstanding feature of benefit reforms but must be carefully designed
- The balance lies between avoiding hardship for current claimants and ensuring reforms achieve their intended savings and simplicity
- References
 - Institute for Fiscal Studies – *When and how should the government protect existing claimants from benefit cuts?* (27 August 2025)

Quote of the Week

“People want what they believe they will get, achieve, relieve, dodge, or acquire based on buying what you sell.”

Patrick McFadden

Pat McFadden is the Labour MP for Wolverhampton South East, first elected in 2005, and currently serves as Secretary of State for Work and Pensions under Prime Minister Keir Starmer. A seasoned political adviser and minister, he previously held roles in the governments of Tony Blair and Gordon Brown, including Minister of State for Business, Innovation and Skills.





114 & Reform Watch

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



Bracknell Forest Council Warns of £14m Funding Gap Under Fair Funding Review

- Bracknell Forest Council projects a **£14m funding gap** by 2028–29 under government's Fair Funding Review 2.0
- Even with council tax rises, the council would need to cut service budgets by at least 10% over the next three years
- Costs for children's social care, adult social care, and education (including home-to-school transport) have risen by **£20m** since 2021
- All party leaders (Labour, Conservative, Lib Dem, Green) co-signed a letter to Local Government Minister Jim McMahon, warning the review does not reflect current pressures



Bracknell Forest Council Warns of £14m Funding Gap Under Fair Funding Review

Administrative Impacts

- **Service cuts likely:** Funding shortfall would require significant reductions in statutory and discretionary services
- **Cross-party concern:** Rare joint statement from political groups signals seriousness of local pressures
- **Social care and education at risk:** Rising demand and costs leave limited scope for savings without impacting frontline services
- **Funding model tension:** Government frames review as creating a “fairer system”, but councils argue it fails to match real demand growth

Bracknell Forest Council Warns of £14m Funding Gap Under Fair Funding Review

Key Numbers

- £14m – forecast funding gap by 2028–29
- 10% – minimum service budget cuts required over next 3 years
- £20m – increase in social care and education costs since 2021
- References
 - BBC News – *Council faces '£14m gap' in funding review* (31 August 2025)
 - Bracknell Forest Council – response to Fair Funding Review 2.0 consultation



Legal Issues of Note

ICO Enforcement on Council FOI Delays

- **Liverpool City Council** issued an ICO enforcement notice for poor FOI performance
- Between January–July 2025, only **56%** of requests met the **20-day deadline**, with **75 still overdue**
- The council must clear its backlog by **8 January 2026** or risk contempt of court proceedings
- **Bristol City Council** previously appealed against an ICO notice (March 2024) but the tribunal in **August 2025 upheld the action** as proportionate

ICO Enforcement on Council FOI Delays

Administrative Impacts

- **Transparency risk:** Delays undermine public accountability and access to information
- **Legal consequences:** Enforcement notices carry risk of court action if ignored
- **Operational strain:** Councils need better systems, staff training and resources to manage FOI compliance
- **Precedent set:** The Bristol case confirms the ICO can enforce compliance where delays are persistent

ICO Enforcement on Council FOI Delays

Key Numbers

- 56% – Liverpool’s compliance rate with FOI deadlines
- 75 – Outstanding FOI requests at Liverpool
- 8 Jan 2026 – Deadline to comply with ICO order
- 2024–25 – Bristol case established tribunal support for ICO enforcement
- References
 - *Click Liverpool – Liverpool City Council risk contempt of court* (5 September 2025)
 - *Local Government Lawyer – Tribunal upholds ICO enforcement notice against Bristol City Council* (7 August 2025)



Job Adverts From Business Smart Solutions



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Meet The Team



**Ben
Moreton**

CEO



**Mark
Thomas**

Operations



"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





Head of Revenues & Benefits

8 week contract | £54ph (umbrella) *TBC | Hyrid / Wirral

Job Brief: To provide assurance that Wirral Council is delivering a high-performing, well-managed and strategic Revenues and Benefits service. To direct, lead and manage the provision of high quality, cost-effective services to the Council. To ensure that the Council's policy objectives in relation to Revenues and Benefits are met to a high standard.

The post holder will lead all aspects of the Revenues and Benefits operations, ensuring the customer is at the heart of the service.

What we're looking for:

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

- At least 10 years experience of leading a high performing Revenues & Benefits Service
- IRRV qualified

To find out more or to apply

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



Revenues CSO (NEC/Northgate)

Until Fri, 31 Oct 2025 initially | £27.37ph (umbrella) | Remote

PLEASE NOTE THIS ROLE WILL INVOLVE A LARGE AMOUNT OF TELEPHONE WORK

Job Purpose

To facilitate and administer the process of billing for Council Tax, Sundry Debts and Business Rates. To support the collection of Council Tax, Sundry Debt and Business Rates.

Key Duties / Responsibilities such as:

- To assist in the effective and proper maintenance of Council Tax, Sundry Debt and Business Rates accounts having regard to liability, exemptions, reliefs, discounts, payment methods and valuations. This includes applying all changes to Council Tax and Business Rates accounts and authorising invoices raised by internal departments.
- Take card payments using industry standard software, and have an understanding of payment card industry standards.

What we're looking for:

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

- Experience in using the NEC/Northgate database
- Knowledge of Local Authority (or similar) billing, recovery and invoicing systems and procedures
- Awareness of Housing benefit and Council Tax Support procedures and legislation including the Welfare Reform Act 2012
- Knowledge of Revenues billing and recovery statutory legislation

To find out more or to apply

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



Revenues Manager (MRI/Academy)

6 months | £350pd (umbrella) | Remote

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

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

Rate: £350.00 per day (umbrella)

Term: 6 Months

Location: Hybrid (1 day per week onsite)

What we're looking for:

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

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

To find out more or to apply

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



Adult Social Care Financial Assessment Manager

3 months | £400pd (umbrella) | London/Hybrid

As the Interim Adult Social Care Financial Assessment Service Manager, you will play a crucial role in ensuring the delivery of timely, accurate, and compliant financial assessments for our adult social care service users. You will lead a team of dedicated officers, oversee the effective management of cases, and drive service improvements. Your expertise will be vital in providing specialist advice on complex cases, appeals, and complaints.

Key Responsibilities include:

- Lead and support a team of officers undertaking financial assessments for adult social care clients
- Ensure compliance with the Care Act 2014 and all relevant policies and guidance
- Oversee the effective management of cases, performance targets, and service delivery
- Provide specialist advice on complex cases, appeals, and complaints

What we're looking for:

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

- Extensive management experience within a local authority financial assessment or benefits service, with a strong understanding of adult social care finance
- Up-to-date knowledge of relevant legislation, particularly the Care Act 2014
- Proven record of leading teams, delivering high-quality services, and managing complex casework
- Ability to start at short notice and quickly adapt to local processes and systems

To find out more or to apply

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



Council Tax Billing Officer (Civica Open Revenues)

3 months | £25ph (umbrella) | Remote

To work as a member of the Council Tax Billing team dealing with the demand of the Council Tax. To assist in Revenue Services' aim of achieving a multi-skilled staff.

1. Timely collection of Council Tax
2. Accurate Council Tax amendments
3. Effective collection processed / promote direct debit take up
4. No non-conformances / complaints

What we're looking for:

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

- Must have Civica Open Revenues system experience
- Must be experience and be experienced in all Council Tax billing matters

To find out more or to apply

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



Revenues Officer (NEC/Northgate)

3 months | £24ph (umbrella) | Remote

Billing

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

Recovery

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

What we're looking for:

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

- Must have NEC Northgate system experience
- Revenues billing & recovery

To find out more or to apply

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

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

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

[!\[\]\(ddd9bef4a7314a74d3362def357d8279_img.jpg\) Start your journey today – register now!](#)

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

[Contact us here](#)



Payroll Solution

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



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

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

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



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

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

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



Previous Recordings



Dates where there will be no sessions



29 Sep. 2025

- Conference Week

8 Dec. 2025

- December Break

15 Dec. 2025

- December Break

22 Dec. 2025

- Christmas Break

29 Dec 2025

- New Year Break



Blogs

Thoughts from the panel

Blogs



The Appointment of McFadden to DWPS by Malcolm Gardner

<https://visionarynetwork.co.uk/2025/09/06/the-implications-of-pat-mcfaddens-appointment-to-work-pensions-and-skills/>

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/>

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 20th 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 20th 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



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



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

Malcolm Gardner * Bob Wagstaff * Rachael Walker * Jon Gibbs * Kevin Stewart



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.