



In
Partnership
with

LA Directories
Limited

MALG
Network



(c) 2025 Visionary Network Ltd. All Rights Reserved

Revenues and Benefits Discussion Group

15 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.



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.



In Partnership with

LA Directories Limited





Discussion Points



In Partnership with

LA Directories Limited

Claiming & Working

Missing Out 2025: £24bn in Unclaimed Support

- Over 7 million households are missing out on benefits worth £24bn annually.
- Causes include: under-claiming due to stigma, lack of awareness, complex eligibility rules, and administrative barriers.
- Groups most affected: pensioners (esp. Pension Credit), carers, low income families, and people with disabilities.
- Some councils using data tools have shown targeted outreach can significantly raise take-up.

Universal Credit Rules – MPs' Criticism

- Parliamentary committee found current UC rules are counterproductive.
- Claimants are required to take any job, even if insecure or unsuitable, or risk sanction.
- Approach does not work well for claimants or employers.
- Intended goal of promoting work is undermined by pushing people into low-quality or precarious jobs.

Jobseeker Numbers Surge in UK

- Supply of jobseekers rose at the fastest pace since 2020, driven by redundancies and weaker hiring.
- Permanent placements remain subdued, with only a slight rise in temporary roles.
- Recruiters report a steep expansion in available candidates.
- Starting salary growth has slowed to the weakest pace in more than four years.

UK Job Cuts Accelerate

- Businesses cut jobs at the fastest pace in four years (-0.5% June-Aug 2025, year-on-year).
- Bank of England survey covered over 2,100 firms.
- Forecast employment growth downgraded to just -0.2%.
- Main driver: £25bn rise in employer National Insurance Contributions introduced in April.
- Companies responded by:
 - Cutting staff numbers
 - Squeezing profit margins
 - Raising prices or limiting wage growth.

Who Enters the Public Sector? Cohort Analysis of Sectoral Choice (UK 2008–2019)

- Public sector entry has declined among less-educated entrants (GCSE and A-level) and increased among more-qualified (first-class, postgraduate, PhD).
- Two phases identified:
 - 2009–2014: sharp decline, driven by cuts to local authority and central government.
 - 2015–2019: partial recovery, confined to top-rank universities and high-grade graduates.
- Graduate discipline matters: medicine and education maintained high entry rates, while humanities, arts and STEM saw declines.
- Destination differences: health continued to attract entrants; local authority entry fell steadily.
- Pay premium effect: strongest for disciplines with public sector alternatives (STEM); weaker for health-related.

Other Issues

Money on My Mind: Financial Resilience of Low-to-Middle Income Families

- Savings insecurity:** Around half of working-age households have less than three months' income in savings. Almost half of the poorest fifth have under £1,000 readily available.
- Debt trends:** Consumer debt has fallen since the financial crisis, but arrears on priority bills (Council Tax, rent, utilities) have surged. Energy arrears more than doubled 2019–2025, while Council Tax arrears in England rose nearly 50% since 2019–20.
- Changing hardship:** Families are moving away from credit cards/loans towards arrears on essential bills, seen as less risky in the short term.
- Impact of crises:** The pandemic briefly boosted savings, but improvements eroded in the cost-of-living crisis. Most households remain just one financial shock away from difficulty.

Transforming Business Rates

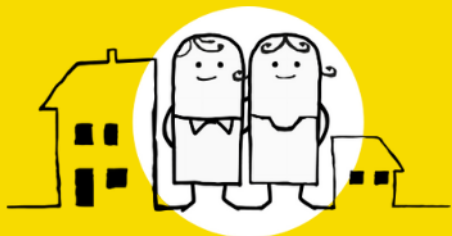
- Government aims to reform business rates to:
 - Provide investment and growth
 - Support high streets with a fairer system
 - Make the system fit for the 21st century
- Stakeholder engagement:
 - 2024 consultation across 20 constituencies
 - 128 letters to members from 141 organisations
- Key areas under review:
 - Moving from 'rate' to 'total' tax structure
 - Strengthening Small Business Rates Relief (SBRRL)
 - Enhancing Employment Relief (ER)
 - Revisiting Empty Property Relief (EPR)
 - Streamlining the Business Rates System (BRS)
 - Addressing Incentives & Expenditure methodology
 - Using data-DRM to target relief where it matters
- Government response so far:
 - Expanding rate-relief reform
 - Reforming ER to challenge
 - Consolidating employment relief
 - Transparency Relief for 2025 residential
 - No increase in residential frequency, but possible further reform
 - Commitment to lead government leading coalition

AI

Law Commission Review – AI in Public Sector Decisions

- Key facts**
 - Law Commission launching a review into Artificial Intelligence (AI) and Automated Decision-Making (ADM) in public services.
 - ADM covers decisions made using algorithmic systems, with or without human oversight.
 - No dedicated legal framework currently governs ADM in public law.
- Review will examine:
 - When ADM is lawful
 - Whether legislation or guidance needs updating
 - Development of best practice for transparency and accountability

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

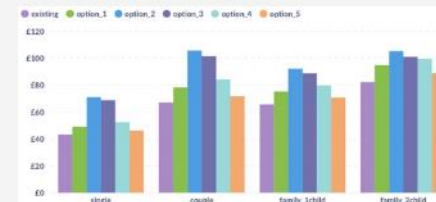
Total annual cost options



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

Missing Out 2025: £24bn in Unclaimed Support

- Over **7 million households** are missing out on benefits worth **£24bn** annually.
- Causes include: under-claiming due to stigma, lack of awareness, complex eligibility rules, and administrative barriers.
- Groups most affected: pensioners (esp. Pension Credit), carers, low-income families, and people with disabilities.
- Some councils using data tools have shown targeted outreach can significantly raise take-up.

Missing Out 2025: £24bn in Unclaimed Support

- **Strain on local services:** households not accessing entitled support turn instead to crisis funds, food banks, housing teams, and NHS services.
- **Inefficient resource use:** unclaimed entitlements undermine government investment in welfare programmes.
- **Administrative burden:** local authorities face higher casework in debt recovery, homelessness, and discretionary support because benefits are not flowing automatically.
- **Opportunities:** better use of Universal Credit data and joined-up benefit checks could reduce arrears, prevent escalation, and ease workloads for frontline staff.

Missing Out 2025: £24bn in Unclaimed Support

Key Numbers

- **£24 billion** support left unclaimed in 2025.
- **7 million+ households** missing out.
- In councils using **LIFT tools**, average **£360,000 annual increase** in Pension Credit take-up per borough, compared to **£8,800** in non-participants .
- Pension Credit take-up nationally remains **around 60%**, leaving many older people in poverty.
- Carer's Allowance also heavily under-claimed, despite rising demand for unpaid care.

References

- Policy in Practice (2025), *Missing Out 2025: £24 billion of support is unclaimed*
- Policy in Practice blog – *How councils can use Universal Credit data*
- DWP, *Pension Credit applications and awards, May 2025*
- Joseph Rowntree Foundation – *On a low income but not claiming means-tested benefits*

Missing Out 2025: £24bn in Unclaimed Support



The value of unclaimed support by benefit, 2025/26

Policy in practice 2025



House of Commons
Work and Pensions
Select Committee

Universal Credit Rules – MPs' Criticism

- Parliamentary committee found current UC rules are counterproductive
- Claimants are required to take any job, even if insecure or unsuitable, or risk sanction
- Approach does not work well for claimants or employers
- Intended goal of promoting work is undermined by pushing people into low-quality or precarious jobs



Universal Credit Rules – MPs' Criticism

Impacts on Administration of Services

- **For claimants:** greater risk of poor wellbeing, job dissatisfaction, repeated unemployment
- **For employers:** higher turnover, recruitment and training costs due to poor job matches
- **For services:**
 - Jobcentres and DWP face added pressures to judge what counts as “suitable work”
 - Increased disputes and sanction appeals add to workloads
 - More complex monitoring of long-term employment outcomes



House of Commons
Work and Pensions
Select Committee

Universal Credit Rules – MPs' Criticism

Key Numbers

- No specific figures provided in the report
- Impacts are qualitative, focused on claimant experience and employer outcomes

References

- Public Finance — *MPs: Universal Credit rules don't work for claimants or employers* (September 2025)

Jobseeker Numbers Surge in UK

- Supply of jobseekers rose at the fastest pace since 2020, driven by redundancies and weaker hiring.
- Permanent placements remain subdued, with only a slight rise in temporary roles.
- Recruiters report a steep expansion in available candidates.
- Starting salary growth has slowed to the weakest pace in more than four years.

Jobseeker Numbers Surge in UK

Impacts on Administration of Services

- Greater pressure on **Jobcentres and employment services** as more people seek support.
- Increased demand for **skills and retraining programmes** to help jobseekers adapt.
- **Welfare and local authority services** may face additional strain from higher claimant numbers.
- Policy makers will be under pressure to stimulate hiring and manage rising unemployment risks.

References & Links

- *Jobseeker numbers surge at fastest pace in five years* – Yahoo News
- *Jobseeker numbers surge at fastest pace in five years* – Ground News



BANK OF ENGLAND

UK Job Cuts Accelerate

- Businesses cut jobs at the fastest pace in four years (-0.5% June–Aug 2025, year-on-year).
- Bank of England survey covered over 2,100 firms.
- Forecast employment growth downgraded to just +0.2%.
- Main driver: **£25bn rise in employer National Insurance Contributions** introduced in April.
- Companies responded by:
 - Cutting staff numbers
 - Squeezing profit margins
 - Raising prices or limiting wage growth.



BANK OF ENGLAND

UK Job Cuts Accelerate

Impacts on Administration of Services

- **Higher demand** on Jobcentres, benefits, and retraining programmes.
- **Local government revenue risks** from weaker business rates and spending.
- **Policy pressure** on Treasury to ease business costs; autumn budget likely to respond.
- **Labour market strain** could reduce consumer spending, increasing pressure on public services.
- **BoE policy** may be influenced, with job losses feeding into interest rate decisions.

References & Links

- UK businesses cut jobs at fastest pace in four years over summer, Bank of England finds – The Guardian, 4 Sept 2025
- UK firms cut jobs at fastest pace since 2021, BoE survey shows – Financial Times, 4 Sept 2025

UK Job Cuts Accelerate



BANK OF ENGLAND



In Partnership with

LA Directories Limited

Indicator	Value / Trend	Source
Employment change (Jun–Aug 2025)	-0.5% year-on-year (fastest fall in 4 years)	BoE / Guardian
Expected employment growth	+0.2% (downgraded forecast)	BoE survey
Firms surveyed	2,130 CFOs	BoE Decision Maker Panel
Response to £25bn NIC rise	~50% cut staff	BoE / FT
Firms lowering profit margins	~66%	BoE survey
Firms raising prices	~34%	BoE survey
Firms limiting wage growth	~20%	BoE survey

Who Enters the Public Sector? Cohort Analysis of Sectoral Choice (UK 2008–2019)

- Public sector entry has **declined among less-educated entrants** (GCSE and A-Level) and **increased among the most qualified** (first-class, postgraduate, PhD).
- Two phases identified:
 - **2009–2014**: sharp decline, driven by cuts to local authority and central government.
 - **2015–2019**: partial recovery, confined to top-rank universities and high-grade graduates.
- **Graduate discipline matters**: medicine and education maintained high entry rates, while humanities, arts and STEM saw declines.
- **Destination differences**: health continued to attract entrants, local authority entry fell steadily.
- **Pay premium effect**: strongest for disciplines with private-sector alternatives (STEM); weaker for health/education.

Who Enters the Public Sector? Cohort Analysis of Sectoral Choice (UK 2008–2019)

Impacts on Administration of Services

- **Skills mix shift:** increasing reliance on highly qualified graduates could reshape workforce composition.
- **Recruitment challenges:** local government hardest hit, risking capacity loss in core services.
- **Equity concern:** reduced entry from lower-qualified individuals narrows traditional public service pathways.
- **Workforce planning:** more demand for specialist roles (health, research, policy) than generalist local authority posts.
- **Policy implication:** pay caps and funding cuts have long-term effects on who the public sector can attract.

Who Enters the Public Sector? Cohort Analysis of Sectoral Choice (UK 2008–2019)

Selected Figures

- GCSE entrants' share halved by 2019; A-Level entrants' share fell ~25%.
- Graduate entry share:
 - First-class degrees: up to **22%** entering public sector (2019).
 - Lower-second (2:2): down to **17.5%**.
- Postgraduates: **27%** entry share (2018); PhDs: **30%**.
- Top 5 universities: entry rose **18% (2014–2019)** despite a –20% pay gap vs private sector.
- Local authority budgets cut nearly **50% in real terms (2010–2017)**; health and education largely protected.

References & Links

- Nibloe, M. & von Bismarck-Osten, C. (2025). *Who enters the public sector? A cohort analysis of sectoral choice*. IFS Working Paper WP202532.
- Data: Longitudinal Education Outcomes (LEO2), Department for Education, HESA, HMRC, ONS.
- Supporting references: Cribb & O'Brien (2024); Nibloe (2024); Boileau et al. (2023).



**Law
Commission**
Reforming the law

Law Commission Review – AI in Public Sector Decisions

Key facts

- Law Commission launching a review into Artificial Intelligence (AI) and Automated Decision-Making (ADM) in public services
- ADM covers decisions made using algorithmic systems, with or without human oversight
- No dedicated legal framework currently governs ADM in public law
- Review will examine:
 - When ADM is lawful
 - Whether legislation or guidance needs updating
 - Development of best practice for transparency and accountability



In
Partnership
with

**LA Directories
Limited**



**Law
Commission**
Reforming the law

Law Commission Review – AI in Public Sector Decisions

Impacts on Administration of Services

- **Legal clarity:** Clearer rules will reduce risk of challenges against councils and public bodies
- **Oversight requirements:** May require stronger transparency, record-keeping and appeals processes
- **Resource needs:** Extra investment in legal, technical and staff training capacity likely
- **Process change:** Councils may need to redesign statutory functions that rely on automated systems



**Law
Commission**
Reforming the law

Law Commission Review – AI in Public Sector Decisions

Area

Detail

Project

Part of Law Commission's
14th Programme of Law
Reform

Key gap

No specific legislation for
ADM in public law

Current safeguard

Judicial review exists but may
not be effective for
automated systems

References

- Local Government Lawyer — *Law Commission to review public sector use of AI in automated decisions* (September 2025)

Resolution Foundation

Money on My Mind: Financial Resilience of Low- to-Middle Income Families

- **Savings insecurity:** Around half of working-age families have less than three months' income in savings. Almost half of the poorest fifth have under £1,000 readily available.
- **Debt trends:** Consumer debt has fallen since the financial crisis, but arrears on priority bills (Council Tax, rent, utilities) have surged. Energy arrears more than doubled 2019–2025, while Council Tax arrears in England rose nearly 50% since 2019–20.
- **Changing hardship:** Families are moving away from credit cards/loans towards arrears on essential bills, seen as less risky in the short term.
- **Impact of crises:** The pandemic briefly boosted savings, but improvements eroded in the cost-of-living crisis. Many families remain just one financial shock away from difficulty.

Resolution Foundation

Money on My Mind: Financial Resilience of Low- to-Middle Income Families

Implications for Service Administration

- **Council Tax collection:** Rising arrears (£6.7bn in 2024–25) increase enforcement workloads, with knock-on effects for courts, debt advice providers and welfare teams.
- **Energy and utility providers:** Higher arrears require regulatory oversight, debt relief schemes, and careful management of pre-payment meter installations.
- **Debt advice demand:** Shifts in household finances have raised the need for earlier engagement, repayment plans, and financial education to prevent escalation.
- **Policy pressure:** Calls for reforms include Council Tax support, energy social tariffs, workplace ‘sidecar’ savings schemes, and wider access to affordable credit.

Resolution Foundation

Money on My Mind: Financial Resilience of Low- to-Middle Income Families

Key Numbers

- 64% of working-age families have <3 months' income saved.
- 49% of the poorest fifth have <£1,000 in liquid savings.
- Typical energy arrears rose from <£500 in 2012 to ~£1,500 in 2025.
- Council Tax arrears England: £6.7bn in 2024–25, +48% since 2019–20.
- Citizens Advice clients (2025): energy arrears +40% since 2019, credit card debt –30%.

References & Links (separate slide)

- Odamtten, F. & Pittaway, S. (2025). *Money on my mind: Understanding the savings, debt and financial resilience of low-to-middle income families*. Resolution Foundation. <https://www.resolutionfoundation.org/publications/money-on-my-mind>
- ONS, *Wealth and Assets Survey*.
- DWP, *Family Resources Survey 2023–24*.
- Bank of England, *NMG Survey of Household Finances*.
- Citizens Advice, *Our Debt Data*.
- Ofgem, *Debt and Arrears Indicators*.



Ministry of Housing, Communities & Local Government

Transforming Business Rates

- Government aims to reform business rates to:
 - Incentivise investment and growth
 - Support high streets with a fairer system
 - Make the system fit for the 21st century
- Stakeholder engagement:
 - 261 attendees across 20 roundtables
 - 161 written submissions from 141 organisations
- Key areas under review:
 - Moving from 'slab' to 'slice' tax structure
 - Strengthening Small Business Rates Relief (SBRR)
 - Enhancing Improvement Relief (IR)
 - Reviewing Empty Property Relief (EPR)
 - Shortening the Antecedent Valuation Date (AVD)
 - Addressing Receipts & Expenditure methodology
 - Using VOA–HMRC merger for admin reform
- Government response so far:
 - Exploring slab-to-slice reform
 - Reviewing SBRR cliff-edges
 - Considering improvements to IR
 - Transitional Relief for 2026 revaluation
 - No increase in revaluation frequency, but possible shorter AVD
 - Commitment to local government funding stability



Ministry of Housing,
Communities &
Local Government

Transforming Business Rates

Impacts on Administration of Services

- **VOA–HMRC merger:** new accountability, potential streamlining but requires system changes and stakeholder adaptation
- **Reliefs administration:** possible new powers for councils to withhold/award; demand for consistency could mean system redesign
- **Appeals process (Check, Challenge, Appeal):** calls for simplification, faster resolution to ease VOA caseloads
- **Revaluation management:** stability vs responsiveness balance; Transitional Relief schemes must be managed locally
- **Local government finance:** reform interacts with 2026–27 Business Rates Retention reset and multi-year settlements



Ministry of Housing, Communities & Local Government

Transforming Business Rates

Key Numbers and Stats

- Standard multiplier: **55.5p**; small multiplier: **49.9p** (subject to 2026 revaluation changes)
- SBRR: 100% relief for properties with RV \leq £12,000; taper up to £15,000
- Improvement Relief: **12-month window**, criticised as too short (investment cycles usually 3–5 years)
- Empty Property Relief: 100% relief for **3 months** (6 months industrial), mentioned in ~30% of responses
- Engagement data: **230 organisations met, 161 written responses, 20 roundtables**

References & Links

- HM Treasury (2025) *Transforming Business Rates: Interim Report*, September 2025. ISBN: 978-1-917638-54-8, PU: 3554
- Available at: [gov.uk/official-documents](https://www.gov.uk/official-documents)
- Open Government Licence v3.0: nationalarchives.gov.uk/doc/open-government-licence/version/3



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study



In
Partnership
with

**LA Directories
Limited**

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

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

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



Finding the
right
information
has never been
easier with



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

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

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

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

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

E-mail services.enquiries@ladirectories.com

Peter Davis, Marketing & Account Management

E: peter.davis@ladirectories.com

M: 07807 009 959

Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

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



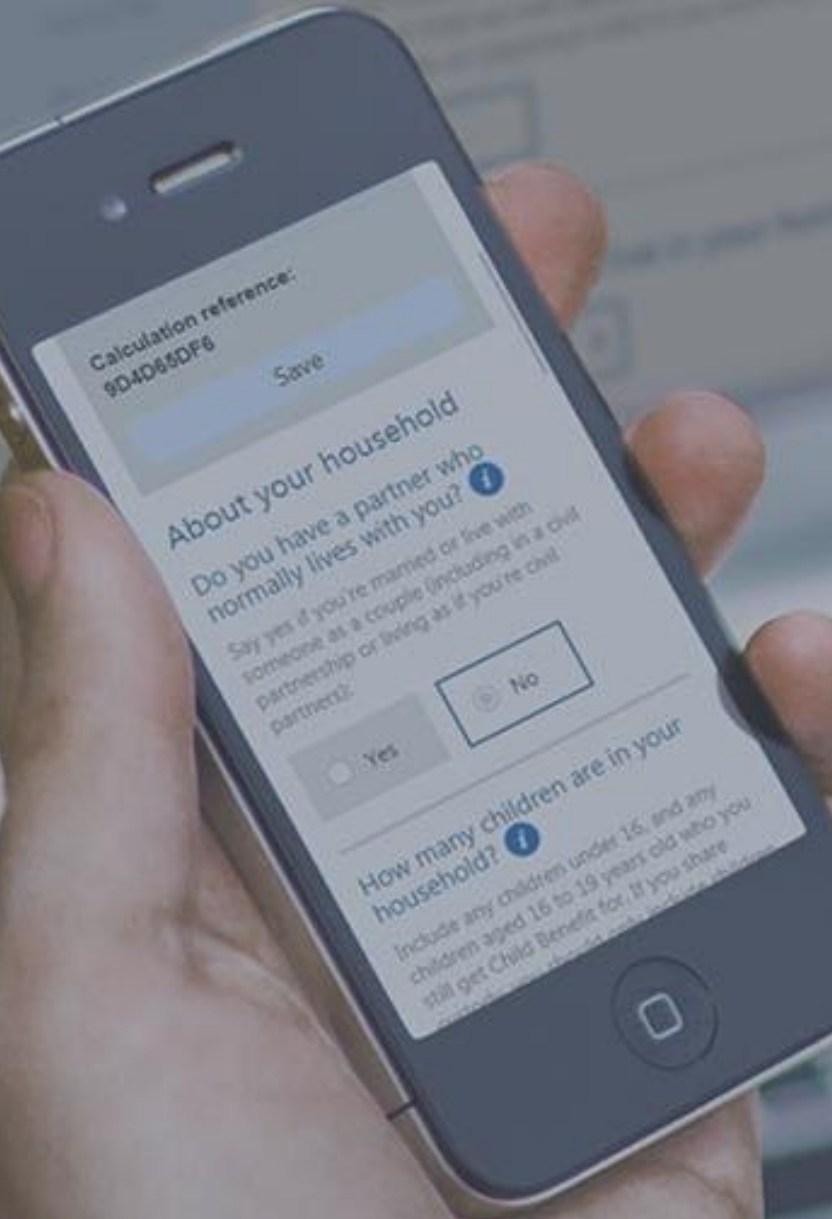
our customers:

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

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

entitledto

independent | accurate | reliable



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

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

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

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

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



Ascendant Solutions
data management

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

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

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

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

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

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



Apply4.Online®



In the news



Department for Work & Pensions

Housing Benefit Debt Recoveries – April 2024 to March 2025

Key Findings

- **Overpayments identified:** £429m (down £16m on previous year).
- **Overpayments recovered:** £436m (down £3m).
- **Written off:** £82m (up £14m).
- **Outstanding debt (start Q4 2025):** £1.5bn, down £102m (6%) year-on-year.

Administrative impact

- Recovery exceeded new overpayments, reducing the overall debt stock.
- Write-offs rising, requiring clear governance and audit justification.
- Reduced caseload as UC migration progresses, but debt recovery systems remain essential.



Department for Work & Pensions

Housing Benefit Debt Recoveries – April 2024 to March 2025

Regional Variation and Trends

- London: £564m outstanding (37% of GB total).
- South East: ~£177m (12%).
- North West and West Midlands: ~9% each.
- Average overpayment per claimant per month:
 - GB: £17.27
 - London: £28.55 (highest)
 - North East: £7.89, Scotland: £8.62 (lowest).
- Recovery rate: 22% of available debt.
- Write-off rate: 4% of available debt.

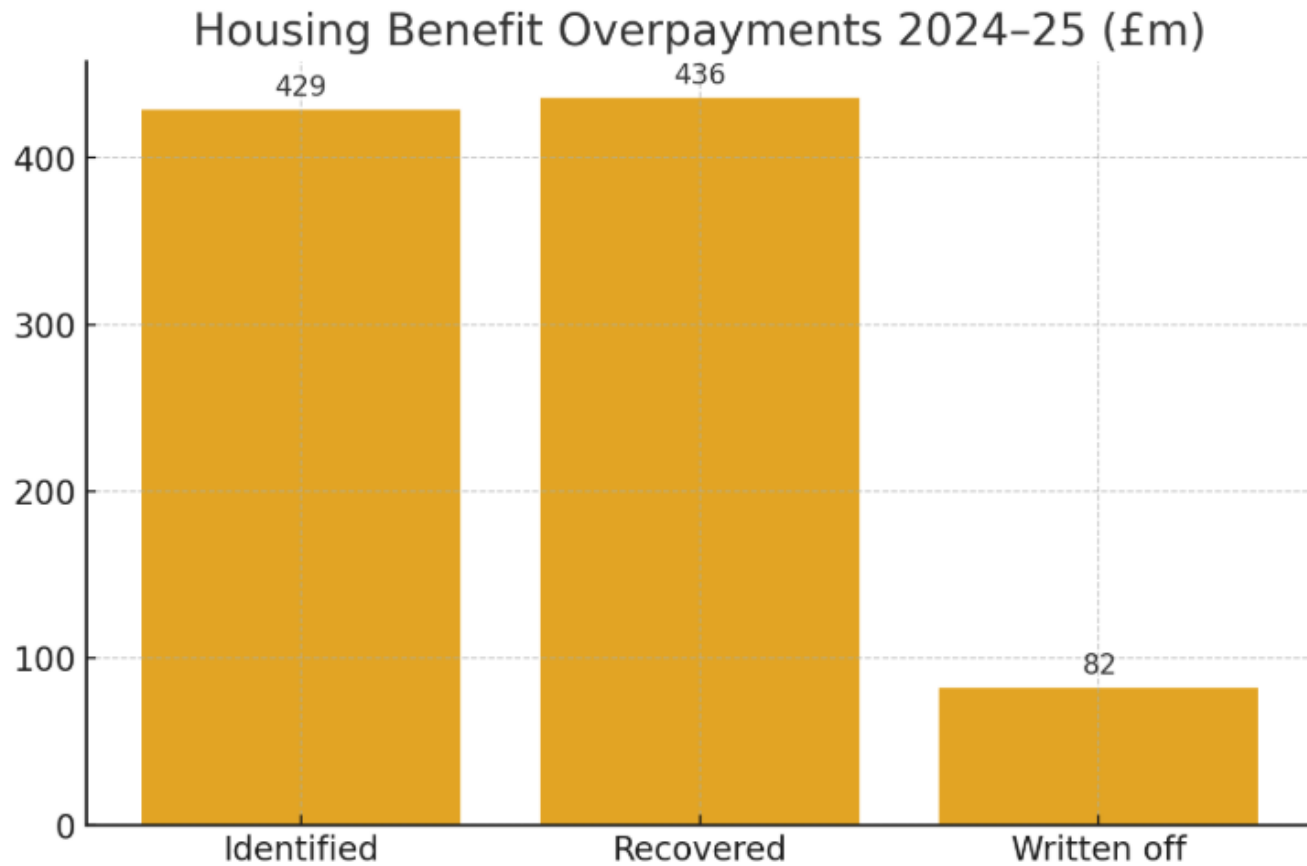
Administrative impact

- High-debt regions face heavier workloads and need stronger recovery processes.
- Consistency in IT systems and staff capacity key to sustaining recovery rates.
- Accurate forecasting needed as HB caseload declines.



Department for Work & Pensions

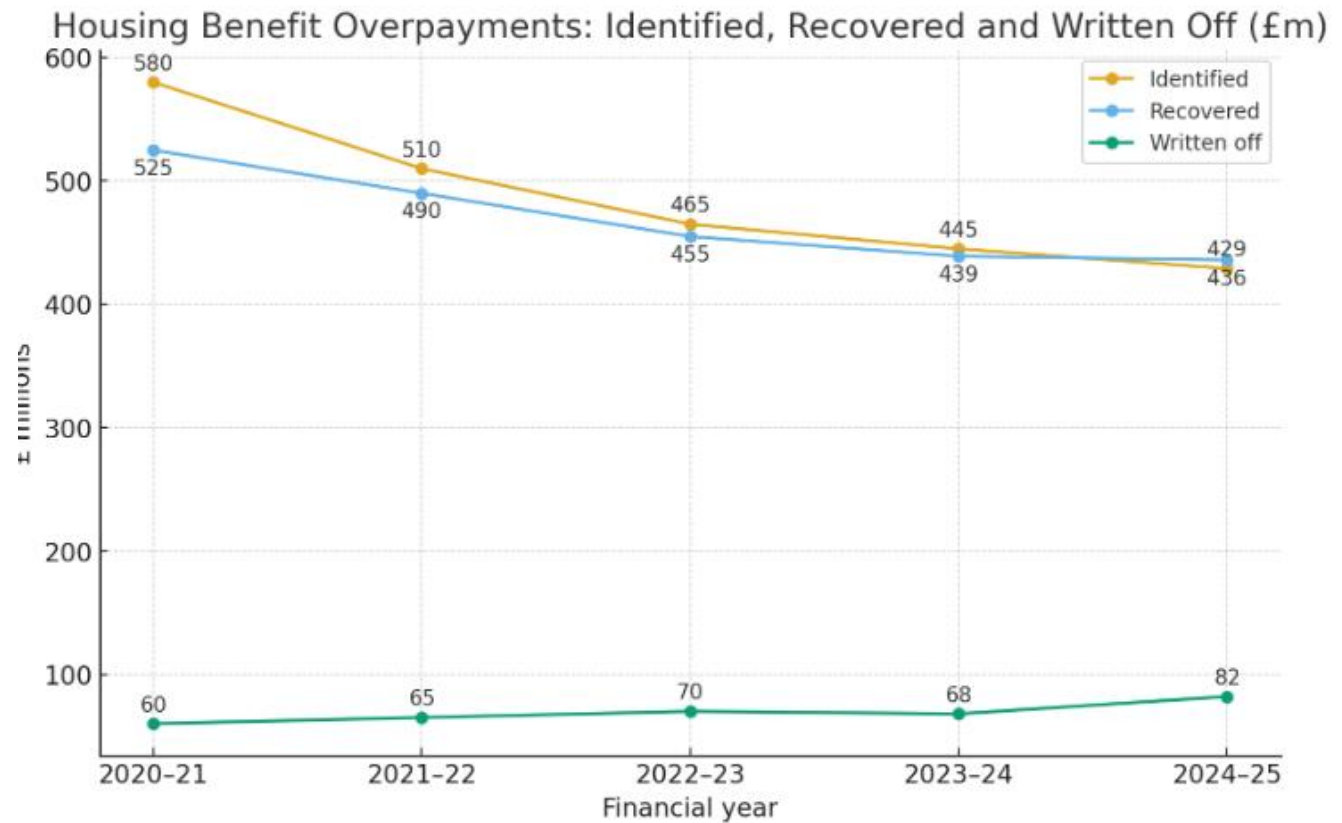
Housing Benefit Debt Recoveries – April 2024 to March 2025





Department for Work & Pensions

Housing Benefit Debt Recoveries – April 2024 to March 2025



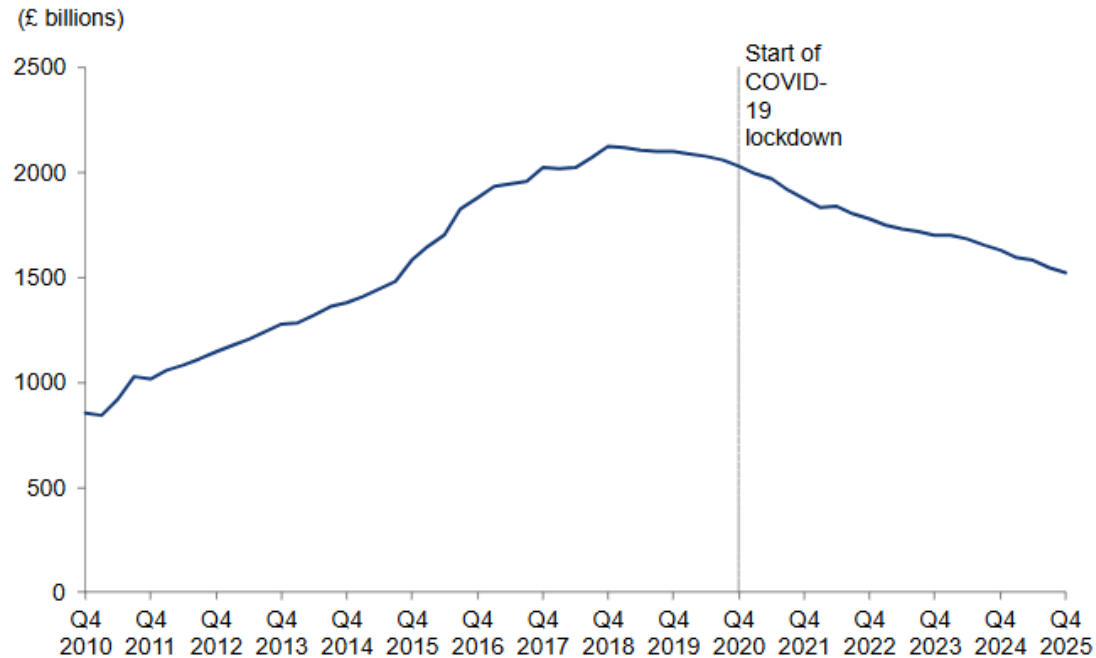


Department for Work & Pensions

Housing Benefit Debt Recoveries – April 2024 to March 2025

The total amount of outstanding HB overpayment in GB was £1.5 billion at the start of Q4 FYE 2025

Quarterly total outstanding HB overpayments in GB from Q1 FYE 2010 to Q4 FYE 2025





Housing Benefit Debt Recoveries – April 2024 to March 2025

Measure	2024–25 Value
Overpayments identified	£429m
Overpayments recovered	£436m
Overpayments written off	£82m
Outstanding debt (start Q4)	£1.5bn
Change in outstanding debt	–6%
Recovery rate	22%
Write-off rate	4%
Avg per claimant/month (GB)	£17.27
Avg per claimant/month (London)	£28.55

References

- Department for Work and Pensions (2025), *Housing Benefit Debt Recoveries Statistics: April 2024 to March 2025*.
- GOV.UK: [HB Debt Recoveries 2025](#).

ONS Funding, Demand and Performance

- Former ONS head Sir Ian Diamond told MPs the office is underfunded for what it is expected to deliver
- Competing demands: economic statistics prioritised, but social statistics also important
- Main challenges:
 - Declining survey response rates
 - Weaknesses in data collection and use of administrative data
 - Skills shortages and reliance on outdated systems
- ONS plans to focus on improving core economic and population statistics through re-prioritisation of resources

ONS Funding, Demand and Performance

Impacts on Administration of Services

- **Data reliability risks:** Poor quality or delayed statistics may weaken evidence for government policy and service planning
- **Prioritisation pressures:** Social statistics (e.g. wellbeing, child safety) risk being scaled back to protect core data
- **Operational impacts:**
 - Reduced availability and timeliness of data for central and local government
 - Less detailed evidence for local service delivery and evaluation
 - Extra effort required to maintain survey representativeness as response rates fall
- **Staffing constraints:** Limited funding hampers recruitment and retention of skilled data staff

ONS Funding, Demand and Performance

Area	Figure
ONS budget	Fell from c. £460m (2020-21) to £380m (2024-25)
Labour Force Survey	Response rate dropped to ~17%
Planned investment	£10m with around 150 new skilled staff
Survey workforce	ONS estimates need c. 1,500 interviewers, currently closer to 1,000

References

- Public Finance — *ONS needs more funding to keep up with demand, former head tells MPs*
- Research Live — *More funding needed for ONS, former national statistician tells MPs*
- ONS — *The plan for economic statistics*
- Institute for Government commentary and related coverage in national press

98% Mortgage for First-Time Buyers



- Newcastle Building Society has launched the *First Step* mortgage
- Offers up to 98% loan-to-value
- Buyers must provide a minimum deposit of £5,000 or 2% of the property price, whichever is higher
- Deposit must be self-funded – no parental or third-party contributions allowed
- Available for properties priced between £96,000 and £350,000
- Five-year fixed rate at 5.25%

98% Mortgage for First-Time Buyers



Impacts on Administration and Housing Access

- **Access:** Supports buyers without family financial support, widening opportunities for more independent first-time buyers
- **Verification:** Lenders must check deposits are self-funded, increasing administrative checks and compliance workload
- **Risk:** High LTV lending increases exposure if property prices fall
- **Market signal:** Reflects competitive pressure on lenders to provide low-deposit products for first-time buyers

98% Mortgage for First-Time Buyers

Area	Detail
Loan-to-value	Up to 98%
Minimum deposit	£5,000 or 2% of property price
Property value range	£96,000 – £350,000
Fixed rate	5.25% for five years
First-time buyers using parental help (2024)	52%

References

- The Guardian — *UK lender offers 98% mortgage to first-time buyers – but bars bank of mum and dad* (13 September 2025)

UK Economy Flatlines in July

- GDP recorded no growth in July 2025, after rising 0.4% in June
- Three-month growth to July was 0.2%, down from 0.3% in the three months to June
- Services and construction grew, but production (including manufacturing) fell by 0.9%
- Inflation remained higher than expected at 3.8%

UK Economy Flatlines in July

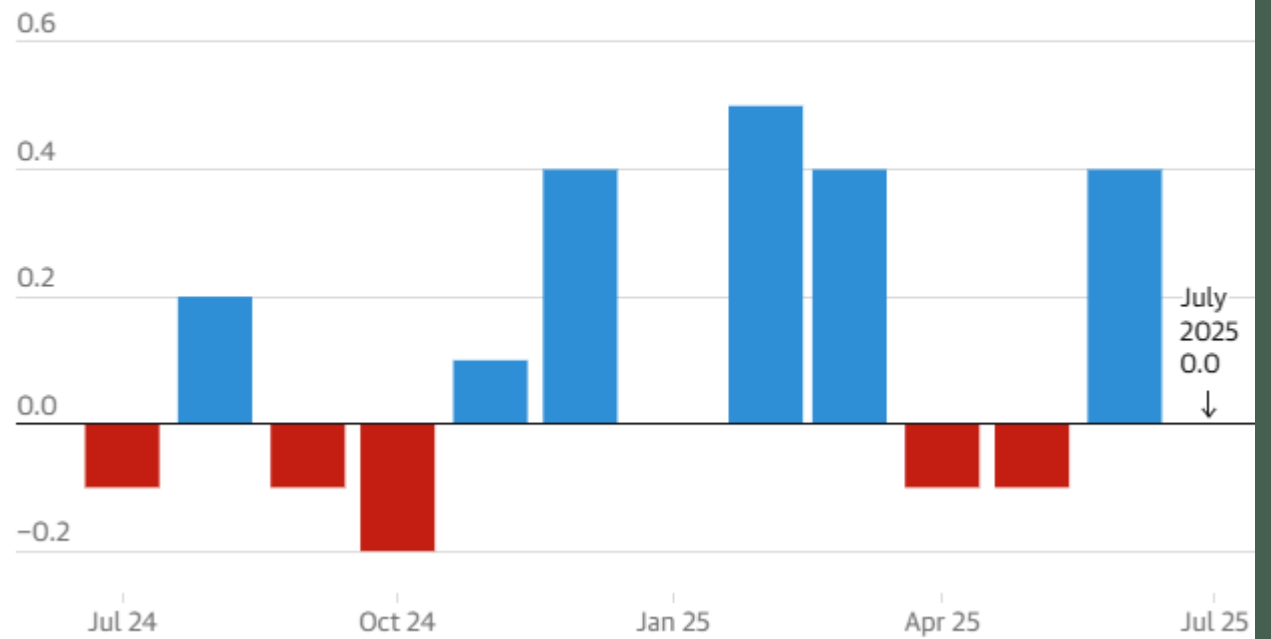
Impacts on Administration of Services

- **Budget pressures:** Autumn Budget will face tighter constraints, with likely tax rises to meet fiscal targets
- **Economic uncertainty:** Weak production and investment sentiment may slow job creation and business growth
- **Public sector impact:** Limited revenue growth could restrict capacity to expand or improve services and infrastructure
- **Policy challenges:** Higher-than-expected inflation reduces scope for interest rate cuts, affecting borrowing costs for government and households

UK Economy Flatlines in July

The economy did not grow in July

UK GDP growth, percentage points



UK Economy Flatlines in July

Area	July 2025 outcome
Monthly GDP growth	0.0% (flat)
3-month GDP growth	0.2%
Previous 3-month growth	0.3%
Production sector	-0.9%
Inflation (annual)	3.8%
Goods trade deficit (3 months to July)	£61.9bn

References

- The Guardian — *UK economy flatlines in July in grim news for Rachel Reeves* (12 September 2025)



HILLINGDON
LONDON

Tackling Housing Fraud in Hillingdon

- Hillingdon Council recovered **£10.9 million** from fraudulent housing and tenancy activities in the last year.
- **82%** of the total related to tenancy fraud (unlawful succession, subletting, false applications).
- **112 properties** were recovered in 2024–25, an **8% increase** on the previous year.
- A notable case led to a suspended custodial sentence and repayment of **£6,300** for a false application.



HILLINGDON
LONDON

Tackling Housing Fraud in Hillingdon

Impacts on Administration of Services

- Recovery of properties helps ease **housing waiting lists** and supports genuine applicants.
- **Investigation and enforcement** require dedicated resources, including legal and audit capacity.
- Money recovered reduces **taxpayer burden** and potential emergency housing costs.
- Fraud prevention campaigns strengthen **public awareness and deterrence**, supporting long-term service integrity

References & Links

- Harrow Online (2025), *£10.9m fraud uncovered as Hillingdon cracks down on council housing cheats*
harrowonline.org



In
Partnership
with

LA Directories
Limited

DWP Clarifies Rules on Contacting Neighbours in Fraud Probes

- FOI request asked if DWP investigators contact neighbours during benefit fraud investigations.
- DWP response:
 - **Not routine practice** – neighbours are not usually contacted.
 - **Exceptional cases only** – neighbours may provide witness statements if relevant.
 - **No video surveillance by neighbours** – explicitly ruled out.
- Surveillance is carried out only by DWP under the **Regulation of Investigatory Powers Act 2000**.
- DWP oversees **22.7m claimants**; fraud overpayments reached **£9.7bn in 2024** (3.7%).

DWP Clarifies Rules on Contacting Neighbours in Fraud Probes

Impacts on Administration of Services

- Clarification helps manage **public perception and trust** in fraud investigations.
- May reduce **complaints and challenges** about neighbour involvement or privacy breaches.
- Investigations continue to rely on official surveillance, document tracking and interviews, requiring **specialist staff and resources**.
- Wider anti-fraud programme expands scrutiny across **six key benefits** (UC, Housing Benefit, Pension Credit, State Pension, PIP, Carer's Allowance).
- New proposals extend DWP powers to include **warrants, searches, and seizures**, raising operational and training demands.

References & Links

- Cambridge News (2025), *DWP clarifies rules on contacting neighbours for benefit fraud probes*
[cambridge-news.co.uk](https://www.cambridge-news.co.uk)
- Daily Record coverage of FOI response

Councils Warn Right to Buy is “Doomed” Without More Powers

- Only **1 in 3 homes** sold under Right to Buy is being replaced.
- Since 2012: **55,000 homes sold**, only **12,000 replaced** → **43,000 shortfall**.
- Councils can keep only **a third of sales receipts**; rules also block borrowing to fund replacements.
- Local Government Association (LGA) calls for:
 - Retaining **100% of receipts**
 - Freedom to borrow and invest
 - Local flexibility on how to run Right to Buy.
- Experts say **250,000 new homes/year** are needed; last achieved in 1970s when councils built 40% of them.
- Housing shortage worsens: two-thirds of councils built no affordable homes last year; social rent homes at **71-year low**.
- Nick Boles MP advocates **compulsory purchase of greenfield sites** to hit 300,000 homes/year target.

Councils Warn Right to Buy is “Doomed” Without More Powers

Impacts on Administration of Services

- **Council housing stock depleted** faster than it can be replaced, increasing homelessness pressures and housing waiting lists.
- Restrictions on receipts and borrowing **limit councils’ financial autonomy**, weakening long-term planning.
- Increased reliance on **private landlords and housing benefit** to meet need, raising costs to public purse.
- Local authorities face reputational risks as communities see housing access worsen despite demand.
- Policy gridlock risks undermining delivery of government housing targets.

References & Links

- Andrew Ellson (2017), *Right to Buy is doomed unless we get more power, say councils*, *The Times*, 13 November 2017.
- Local Government Association housing policy statements.
- Shelter commentary on affordable housing shortage.

Job Entry Targeted Support (JETS) Impact Evaluation

Programme and Service Impact

- Introduced in October 2020 to reduce risk of long-term unemployment after Covid.
- Provided up to six months of tailored employment support, delivered by contracted providers.
- Around 460,000 referrals, 320,000 participants.
- Support included job search, CVs, interviews, digital access, travel costs, training, and mental health referrals.
- Improved confidence and job readiness reported by participants.

Administrative impact

- Increased case management and monitoring for Jobcentres and providers.
- Complexity in managing referrals, outcome tracking, and coordinating practical support.
- Required integration with benefit systems and real-time data sharing.



Job Entry Targeted Support (JETS) Impact Evaluation

Outcomes and Value for Money

- Two years after support:
 - Participants worked an average of 53 more days.
 - £2,549 higher earnings.
 - 11 fewer days on benefits.
 - More likely to be in sustained employment.
- Early participants saw even stronger results (+95 days, £5,335 higher earnings over three years).
- Average cost £823 per participant.
- Value for money:
 - £1.28–£1.41 Exchequer return per £1 spent after two years.
 - £3.53–£3.83 return projected over five years.
 - Societal return estimated at up to £6.35 per £1 spent.

Administrative impact

- Demonstrates that upfront investment in targeted support can reduce benefit pressures.
- Evidence to justify continued or expanded use of contracted delivery models.





Department
for Work &
Pensions

Job Entry Targeted Support (JETS) Impact Evaluation

Key Numbers

- 460,000 referrals → 320,000 starts.
- Main analysis: 203,000 participants.
- 45% in work after two years (vs 36% comparison).
- Programme cost: £823 per participant.
- Returns: £1.34 per £1 Exchequer (two years), £3.68 (five years).
- Societal return: £2.53 (two years), £6.14 (five years).

References

- Department for Work and Pensions (2025), *JETS (Job Entry Targeted Support) Impact Evaluation*, Ad hoc Research Report no. 111.
- GOV.UK Research and Analysis Publications: <https://www.gov.uk/government/organisations/department-for-work-pensions/about/research#research-and-analysis-publications>



In
Partnership
with

LA Directories
Limited



Decommissioning the UC Local Council Tax Reduction Data Feed V1 Files

Transition to V2 Files

- DWP issued a questionnaire to all local authorities in July 2025 to review the usefulness of LCTR V2 files and identify adoption blockers ahead of V1 switch-off (Sept 2025).
- Submission deadline: 11 August 2025.
- Results:
 - Majority of LAs now using V2 (available since March 2025).
 - Feedback overwhelmingly positive on functionality and usefulness.
- Team contacting:
 - LAs struggling to meet the V1 closure date.
 - LAs that have not yet responded.



Department
for Work &
Pensions

Decommissioning the UC Local Council Tax Reduction Data Feed V1 Files

Administration and Next Steps

- Smooth adoption of V2 reduces duplication and supports consistency in CTR processing.
- Improves data accuracy and timeliness for local authority decision-making.
- Follow-up tailored to individual LA circumstances to minimise disruption.
- Any outstanding concerns:
contact lawelfare.datasharingtransformation@dwp.gov.uk.



Department
for Work &
Pensions

Universal Credit Searchlight: Phase 1–2 Enhancements and Next Steps

What changed and why it matters

- Phase 1 (implemented 4 June 2025, as advised in LAWD6/2025)
 - Benefit cap: amount reducing the UC award, if applied
 - Deductions: aggregated details from the UC award
 - Limited Capability for Work (LCW/LCWRA): household-level status, including where LCW has no monetary value
- Phase 2 (implemented 31 July 2025)
 - Transitional protection: type shown
 - Children: on-claim details, including any excluded by the two-child limit and education status for those aged 16+
 - Deductions: now shown in full and as specific items
 - Alternative payment arrangements and advance payments: shown in detail

Administrative impact

- Faster verification for CTR, housing and welfare assessments through richer UC data
- Reduces follow-up with DWP and claimants, improving case throughput and audit trail quality
- Supports more consistent decision-making and fairer application of policy rules



Department
for Work &
Pensions

Universal Credit Searchlight: Phase 1–2 Enhancements and Next Steps

Feedback, roadmap and actions for LAs

- Feedback to date
 - Excellent feedback from LA working group users, including teams dependent on the LCTR file
- What is coming next
 - Future focus: UC costs and income at household level (rent, self-employed income)
 - Complexity note: Searchlight is person-based, so household roll-ups require design changes
 - Phase 3 target: October 2025 release (scope being finalised with DWP Digital; Phase 4 may follow)
- What LAs should do now
 - Embed Phase 1–2 fields in workflows, guidance and training
 - Update local procedures for deductions, two-child-limit exceptions and transitional protection checks
 - Channel feedback and any issues to lawelfare.datasharingtransformation@dwp.gov.uk



Department
for Work &
Pensions

Universal Credit Searchlight: Phase 1–2 Enhancements and Next Steps

Key dates and numbers

- 4 June 2025: Phase 1 live
- 31 July 2025: Phase 2 live
- October 2025: planned Phase 3 release
- Scope highlights now visible
 - Specific deductions itemisation
 - Benefit cap reduction amount
 - Transitional protection type
 - Children on claim, two-child-limit exclusions, education status 16+

References and contacts

- LAWD6/2025 and subsequent LAWD updates
- Searchlight product updates via DWP Local Government Data Sharing Transformation
- Feedback and queries: lawelfare.datasharingtransformation@dwp.gov.uk



In
Partnership
with

LA Directories
Limited



Department for Work & Pensions

Identifying Local Vulnerability – Update

Progress to Date

- LAWD6/2025 confirmed discovery work and early engagement.
- Two meetings held in June 2025 with LA working group members:
 - Shared discovery findings and plans for the Alpha phase.
 - Gathered reflections and feedback on UC data item requirements.
- Strong engagement and valuable contributions from LAs acknowledged.

Administrative impact

- Ensures local authority input shapes design of data solutions.
- Helps align UC data requirements with practical frontline needs.
- Builds early clarity to support efficient rollout in due course.



In
Partnership
with

LA Directories
Limited



Department for Work & Pensions

Identifying Local Vulnerability – Update

Next Steps and Timeline

- Requirements document being finalised for DWP Digital.
- Ongoing joint work on solution design.
- Target: Minimum Viable Product tested with a small number of LAs in the first half of 2026 (subject to design approval).
- Continued commitment to collaborative design and phased delivery.

Action for LAs

- Stay engaged with working group updates.
- Queries and feedback
via: lawelfare.datasharingtransformation@dwp.gov.uk



In
Partnership
with

LA Directories
Limited



Department
for Work &
Pensions

ATLAS Schema Update – Carer Support Payment Awards

What's Changing

Issue identified: Carer Support Payment awards not showing correct amounts in ATLAS notifications (advised to Scottish LAs in April 2025).

Fix: new field '**Total Entitlement**' added to ATLAS Schema to show actual award amount.

Applies only to Carer Support Payment awards.

Where overlapping benefits reduce the award, this will be flagged in the **Award Component** field.

Administrative impact

Clearer, more accurate award data for LA Housing Benefit teams.

Reduces errors and follow-up checks with DWP or the Scottish Government.



In
Partnership
with

LA Directories
Limited



Department for Work & Pensions

ATLAS Schema Update – Carer Support Payment Awards

Implementation and Next Steps

A single GB-wide ATLAS Schema means all LA HB software must accept the new field.

DWP has commissioned LA IT suppliers to update systems; included in latest software releases.

Updated ATLAS Schema with new field goes live **Monday 22 September 2025**.

Until then, accurate details remain available through **Searchlight Beta** and the **Scottish Government Portal**.

Action for LAs

Ensure local HB system updates are installed.

Use Searchlight or the SG Portal for current award details until the update is live.

Queries: lawelfare.ladsdeliveryteam@dwp.gov.uk.



In
Partnership
with

LA Directories
Limited



Department
for Work &
Pensions

ESA Work Capability Assessments – September 2025 Update

Key Findings

- Quarter to March 2025: **18,000 completed ESA WCAs** (26% fewer than previous quarter).
 - **89% initial** assessments, **11% repeat**.
- Initial WCA outcomes:
 - **71% Support Group**
 - **13% Work-Related Activity Group (WRAG)**
 - **17% Fit for Work**
- Repeat WCA outcomes:
 - **78% Support Group**
 - **19% WRAG**
 - **3% Fit for Work**

Administrative impact

- High proportion in Support Group increases demand for long-term support services.
- Lower volumes may signal resource constraints or shifting priorities, affecting forecasting.



Department
for Work &
Pensions

ESA Work Capability Assessments – September 2025 Update

- **Mandatory Reconsiderations (MRs)**
 - Around **100 registered in July 2025**; nearly all cleared.
 - Median clearance time: **11 days**.
 - **~75% revised** in claimant's favour.
 - **Appeals**
 - For Fit for Work initial decisions (Apr–Jun 2024 claims): **~110 appeals, ~52% successful**.
 - **Clearance times**
 - Median end-to-end time for initial claims: **86 weekdays**.
 - Main delay: WCA referral → assessment provider recommendation (~66 weekdays).
- Administrative impact**
- Quick MR handling reduces backlog, but high revision rates highlight need for accurate initial decisions.
 - Long clearance times affect data flow to local authorities, delaying linked benefit decisions.



Department for Work & Pensions

ESA Work Capability Assessments – September 2025 Update

Measure	Latest value
Completed WCAs (to Mar 2025)	18,000
Support Group (initial WCAs)	71%
Fit for Work (initial WCAs)	17%
MR clearance time	11 days
MR revised decisions	75%
Appeals success (FfW)	52%
End-to-end clearance (initial claim)	86 weekdays

References

- Department for Work and Pensions (2025), *ESA: Outcomes of Work Capability Assessments including Mandatory Reconsiderations and Appeals – September 2025*.
- GOV.UK: [ESA statistics September 2025](#).



In
Partnership
with

LA Directories
Limited

Public Perceptions of Local Councils

Survey by King's College London Policy Institute, Ipsos UK and the LSE asked which services are least likely to prioritise the public interest

28% of respondents said local councils, close to the 27% who said private landlords

Only 23% felt they had any influence over local decision-making

Survey covered 2,185 people aged 16 and over

Public Perceptions of Local Councils

Impacts on Administration of Services

Trust risk: Negative perceptions undermine confidence in councils and their decisions

Engagement challenge: Low sense of influence makes consultation and co-production more difficult

Policy and communication: Councils may need clearer, more transparent processes to rebuild reputation

Democratic impact: Perceived powerlessness could reduce participation or fuel populist pressures

Public Perceptions of Local Councils

Area	Detail
Councils seen as least likely to act in public interest	28%
Private landlords	27%
People feeling some influence locally	23%
Survey respondents	2,185
Reform UK supporters feeling no influence	43%

References

- Local Government Lawyer — *Local councils ranked alongside private landlords for failing to prioritise public interests: Survey* (September 2025)
- Policy Institute at King's College London, Ipsos UK, and the LSE — *Public perception survey* (2025)

Quote of the Week

“Power has only one duty - to secure the social welfare of the People.” - Benjamin Disraeli

Benjamin Disraeli (1804–1881) was a British statesman, novelist, and leader of the Conservative Party who twice served as Prime Minister, shaping modern Toryism through his vision of “One Nation” politics and imperial ambition. Born into a Jewish family and later baptized Anglican, he was a master of parliamentary drama and a close confidant of Queen Victoria, who made him Earl of Beaconsfield.





114 & Reform Watch

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



Leicestershire County Council: Service Cuts Warning

- Council report warns savings will **“inevitably” include stopping or reducing some services.**
- Additional **£8.12m** needed this year beyond February’s budget forecasts.
- Main pressures:
 - Children’s social care and schools’ budgets
 - Rising demand for **EHCs** and special needs placements.
- Savings already required: **£91m by 2028/29**, on top of **£290m saved since 2010.**
- Nearly **£5m in reserves** being used to balance 2025/26 budget, but reserves are only a short-term fix.
- Failure to balance could trigger a **Section 114 notice** (effective bankruptcy).
- New Reform UK leadership faces tough choices, making **council tax cuts unlikely.**



Leicestershire County Council: Service Cuts Warning

Impacts on Administration of Services

- **Frontline services at risk:** children's services, social care, schools, and other high-demand areas.
- **Reduced scope for improvements:** highways upgrades and new building projects only viable if they "invest to save" or are essential replacements.
- **Efficiency review commissioned:** external consultants to identify new savings and service delivery models.
- **Council tax strategy under pressure:** each 1% rise yields ~£4m; without rises, deeper service cuts required.
- **Residents** likely to see both higher charges and fewer services, straining public trust.

References & Links

•Leicester Mercury (2025), *County Council warns service cuts 'inevitable' option as it looks to balance books*
[leicestermercury.co.uk](https://www.leicestermercury.co.uk)



Legal Issues of Note

New Legislation

- The following Statutory Instruments (SIs) have been laid:
 - 2025 No. 904 – The Data (Use and Access) Act 2025 (Commencement No. 1) Regulations 2025, made on 21 July 2025
 - 2025 No. 950 – The Health and Social Care Information Standards (Procedure) Regulations 2025, made on 9 July 2025
 - 2025 No. 969 – The Social Fund Winter Fuel Payment Regulations 2025, made on 22 August 2025
- Copies of SIs can now be downloaded from legislation.gov.uk.

Ombudsman Concerns – Homelessness Case

- Local Government & Social Care Ombudsman criticised Leicester City Council for refusing to accept responsibility after failing to house a homeless family
- Case involved a woman and children fleeing domestic abuse who were left in unsuitable temporary accommodation
- Ombudsman recommended:
 - £1,300 symbolic payment
 - £150 per month until suitable housing was provided
 - Service improvements in housing support
- Council accepted service changes but rejected most of the financial remedy

Ombudsman Concerns – Homelessness Case

Impacts on Administration of Services

- **Accountability:** Council resistance to Ombudsman findings undermines oversight and weakens remedies for vulnerable households
- **Service quality:** Risk of prolonged stays in unsuitable temporary accommodation, worsening family outcomes
- **Financial precedent:** Ongoing compensation for unsuitable housing could increase liabilities for councils if adopted more widely
- **Policy implications:** Highlights limits of current enforcement in housing law and the adequacy of remedies when councils fail statutory duties

Ombudsman Concerns – Homelessness Case

Area	Detail
Symbolic payment recommended	£1,300
Monthly payment recommended	£150 per month
Family circumstances	Woman and children fleeing domestic abuse

References

- Local Government Lawyer — *Ombudsman outlines concerns around council refusing culpability after failing to house a homeless family* (September 2025)

EHRC Updated Code of Practice

- EHRC has submitted its revised *Code of Practice for Services, Public Functions and Associations* to the Minister for Women and Equalities
- Update follows consultations in 2024 (full code) and 2025 (focused on definition of “sex” after *For Women Scotland Ltd v Scottish Ministers* Supreme Court ruling)
- More than 50,000 consultation responses were received across England, Scotland and Wales
- Once approved by the Minister, the Code must be laid before Parliament for 40 days before coming into force

EHRC Updated Code of Practice

Impacts on Administration of Services

- **Legal clarity:** Updated Code will clarify Equality Act duties, especially on single-sex services
- **Policy changes:** Organisations may need to revise policies and procedures to reflect new guidance
- **Uncertainty:** Until the Code is in force, service providers face potential ambiguity around compliance
- **Training needs:** Staff and managers will require training and oversight to ensure alignment with the revised Code

EHRC Updated Code of Practice

Area	Detail
Consultation responses	50,000+
Previous Code	Published 2011
Consultation rounds	Late 2024 and mid-2025
Parliamentary process	40 days before Code comes into force

References

- Local Government Lawyer — *EHRC submits updated code of practice for services, public functions and associations to Minister for Women and Equalities* (September 2025)
- EHRC — *Equality law regulator submits updated code of practice* (September 2025)



Job Adverts From Business Smart Solutions



BUSINESS SMART

SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner





Meet The Team



**Ben
Moreton**

CEO



**Mark
Thomas**

Operations



"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 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 <<](#)



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)

Until 31/03/2026 initially | £26.50ph (umbrella) | Remote

Administer Council Tax accounts ensuring accurate and prompt billing, collection, and recovery of accounts.

Key job outcomes/accountabilities such as:

Obtain and assess information to determine local taxation liability in accordance with legislation. This includes determination and allowance of discounts, reliefs, and exemptions

Accurately update and maintain the revenues databases to ensure prompt and accurate billing, collection, and recovery of accounts

Respond appropriately to enquiries received from citizens, businesses and agents and action amendments to accounts

What we're looking for:

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

- Experience of NEC(Northgate) and Info@Work essential
- A thorough knowledge of local taxation law or experience which demonstrates the ability to absorb and understand complex legislation

To find out more or to apply

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



Billing and Recovery Officer (Capita One/Academy)

Until 21/10/2025 initially | £25ph (umbrella) | Remote

- All aspects of billing and recovery for Council Tax
- Must have knowledge of Capita One (Academy) system and EDMS
- Experience of processing account amendments, reviewing accounts at various stages of recovery in accordance with local and legislative guidelines
- Dealing with customer enquiries in a variety of formats including taking incoming calls
- Experience of business rates would be useful but not essential

What we're looking for:

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

- Experience in using the Northgate NEC database
- A commitment to delivering outstanding customer service in a fast-paced environment
- Strong communication and problem-solving skills
- Educated to NVQ Level 3/A Level standard or equivalent experience in customer services

To find out more or to apply

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



Benefits Systems Project Officer (MRI/Academy)

3 months initially | £32 per hour (umbrella) | Remote

The role requires an experienced Interim Benefits Project/Systems Officer who can pick some of the technical / transformation work, to include setting up UCDS automation & implementing system enhancements.

The role is offered on a remote basis, with the occasional office day.

What we're looking for:

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

- Strong Benefits Technical Skills
- Experience of the MRI/Capita One (Academy) system
- IRRV qualified or equivalents

To find out more or to apply

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



Customer Hub Officer (Benefits & Housing)

6 months initially | £18.89ph (umbrella) | Hybrid

Hours per week: Full time 37 hours per week

Location: Newcastle-Under-Lyme Borough Council – hybrid – 2/3 days per week in the office

To provide guidance to local authority's on dealing with claims on those living in supported accommodation.

Key Responsibilities:

- Provide timely, accurate advice and support to customers across a wide range of council services
- Handle enquiries via multiple channels, including phone, email, and face-to-face interactions
- Promote digital self-service options and help build customer capability in using online tools
- Resolve queries efficiently and manage cases to successful outcomes

What we're looking for:

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

- Experience in using the Northgate NEC database
- Job involves being part of a daily phone rota so experience of this as well as processing and other back office tasks is required
- Knowledge of both council tax billing and recovery (as opposed to one or the other)
- Proficient in administration of Council Tax billing and Recovery and appropriate legislation

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.

[!\[\]\(c8a4543baf27ce0f2ffdd05ba38ed9ed_img.jpg\) Start your journey today – register now!](#)

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

[Contact us here](#)



Payroll Solution

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



umbrella.co.uk
account | consult | reward

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

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

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



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

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

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



Previous Recordings



Dates where there will be no sessions



29 Sep. 2025

- Conference Week

8 Dec. 2025

- December Break

15 Dec. 2025

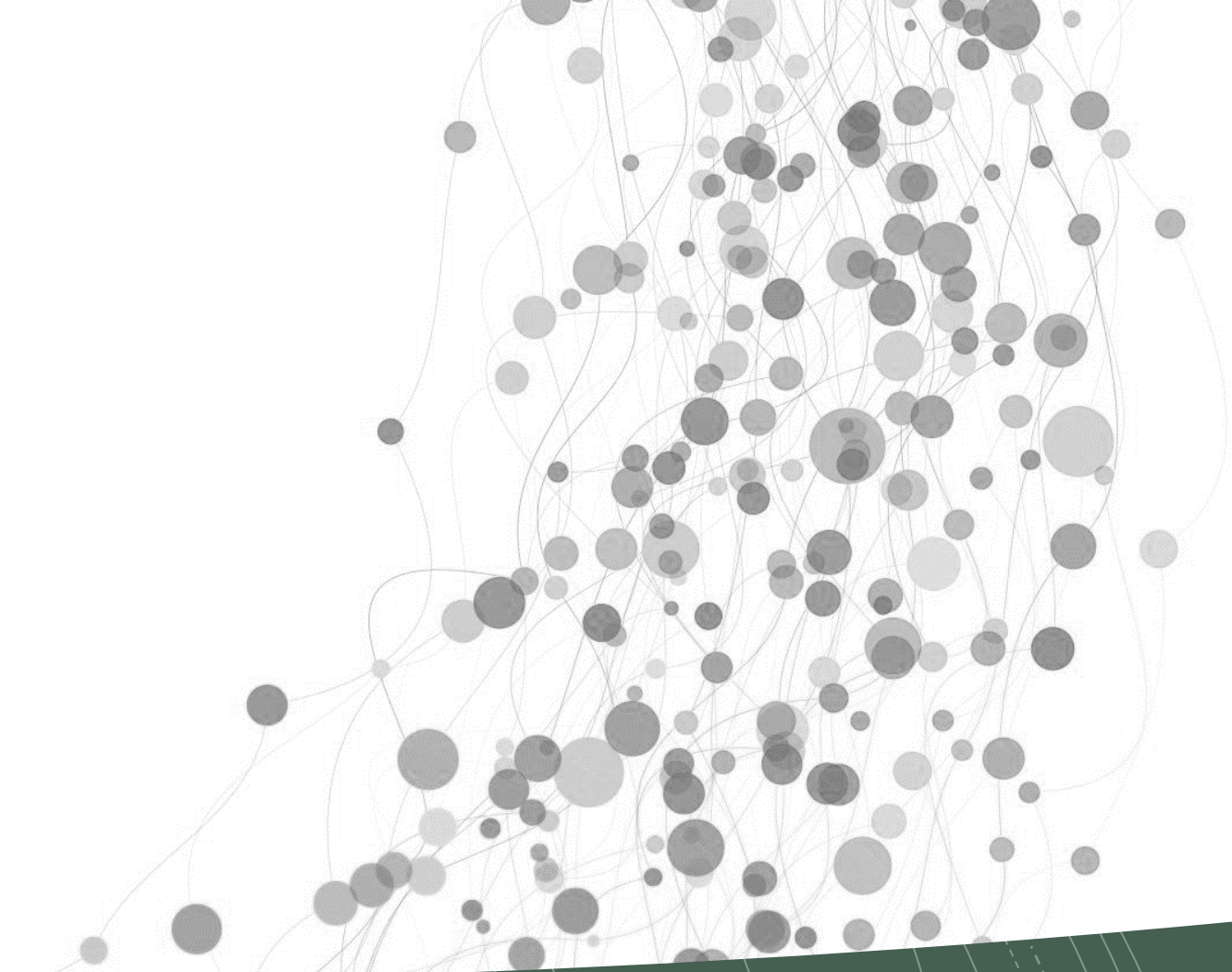
- December Break

22 Dec. 2025

- Christmas Break

29 Dec 2025

- New Year Break



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

Talk Money Week Webinar



This Bonfire Night, join us for a national Talk Money Week special focused on protecting communities from financial harm featuring experts tackling today's financial threats.

From fraud and loan sharks to gambling harm and financial resilience, this session will help you keep our communities informed, protected and empowered.

👉 Register here: [Talk Money Week 2025: Protecting Communities from Financial Harm Tickets, Wed 5 Nov 2025 at 13:00 | Eventbrite](#)

Talk Money Week 2025: Protecting Communities from Financial Harm

📅 Date: Wednesday, 5th November 2025

🕒 Time: 1:00 PM – 2:30 PM

📍 Location: Online – Teams link shared just before event

🗣️ Hosted by: Bradford District Credit Union

🏆 Winner for Yorkshire Financial Awards – Lender of the Year

Topics & Speakers:

Economic Crime Prevention - West Yorkshire Police

Stop Loan Sharks – Illegal Money Lending Team England

Gambling Related Harm - NECCA and Bradford Council

Finance and Community Development - BDCU

York University Credit Union Research Project - York University

Why Attend?

- Learn how to protect your community from financial harm
- Hear from national and local experts
- Connect with support services and initiatives
- Be part of Talk Money Week 2025
- Free and open to all

👉 Register here: [Talk Money Week 2025: Protecting Communities from Financial Harm Tickets, Wed 5 Nov 2025 at 13:00 | Eventbrite](#)



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

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.



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

- Move to UC - Stats Update 12 August 25 by Phil Agulnik
 - [Move to UC - Stats Update 12 August 25](#)
- 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>

What the latest Universal Credit Health data tells us about benefit claims across Britain by Louise Murphy

[What the latest Universal Credit Health data tells us about benefit claims across Britain • Resolution Foundation](#)

A healthy State? Putting the 2025 Spending Review into context by RF Staff

[A healthhttps://www.resolutionfoundation.org/publications/healthy-state/hy](https://www.resolutionfoundation.org/publications/healthy-state/hy) State?
• Resolution Foundation

Limited ambition?

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

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

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

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

Institute of Fiscal Studies Blogs

England's SEND crisis: costs, challenges and the case for reform by Luke Sibieta Darcey Snape

[England's SEND crisis: costs, challenges and the case for reform | Institute for Fiscal Studies](#)

Who enters the public sector? By Matthew Nibloe Clara von Bismarck-Osten

[Who enters the public sector? | Institute for Fiscal Studies](#)

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>

