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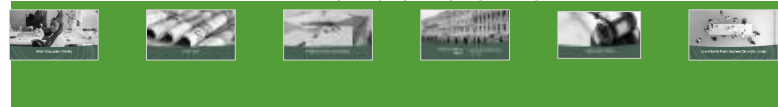
MALG
Network



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Revenues and Benefits Discussion Group

6 October 2025



Meet the panel

(not everyone is available every week)

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, 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

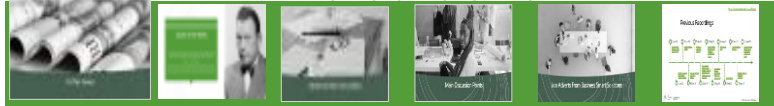
Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.



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Discussion Points

Conferences

IRRV Conference Review

Industry Shared Partnership

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

(New) Trafford Case

High Court Rules Against Business Rates Avoidance Scheme

TRAFFORD COUNCIL

Wigan Council

Key facts

- Trafford and Wigan councils have won a landmark High Court case against the Property Alliance Group (PAG) over a business rates avoidance scheme.
- The ruling covered **36 linked claims** worth around **£15 million** to local authorities across the North West.
- PAG's scheme involved granting short leases to **special purpose vehicles (SPVs)**, which were then placed into voluntary liquidation to claim business rates exemptions.
- The court found that the SPVs were **not genuine businesses**, and the leases existed only to exploit a statutory loophole.
- Judge Cadwallader ruled that the scheme was **abusive and ineffective**, confirming that the councils were entitled to recover unpaid rates.

Miscellaneous

Public Sector Fraud Authority

AI Helps Government Recover £480 Million in Fraud

Key facts

- The UK government reports that **£480 million** in fraud losses were prevented or recovered in 2024–25 through enhanced data use and artificial intelligence (AI).
- Around **£186 million** of this related to Covid-era fraud, including misuse of Bounce Back Loans.
- The **Fraud Risk Assessment Accelerator**, an AI tool developed by the Cabinet Office, analyses new policies to identify fraud risks before implementation.
- The tool has **cut detection times by around 80%** and is being adopted across multiple departments.
- The government plans to **share or license** the technology internationally, particularly with allied countries.

Housing Benefit Overpayments: Headline Findings (FYE 2025)

National Overview

- Local authorities (LAs) identified **£429 million** in overpaid Housing Benefit (HB) – **£16 million** less than in FYE 2024.
- £436 million** was recovered, down **£3 million** on the previous year.
- £82 million** was written off, up **£18 million** on FYE 2024.
- As the start of Q4 FYE 2025, **£2.8 billion** in overpaid HB remained outstanding – **£332 million** (9%) lower than the same point in 2024.

Trends and Interpretation

- Since the peak of **£2.12 billion** (Q4 2018), outstanding debt has steadily declined as LAs recover and write off more than they newly identify.
- The fall reflects the **shrinking HB caseload** due to Universal Credit (UC) roll-out and managed migration.
- Most overpayments now arise among **penalised and supported or temporary accommodation claimants**, the groups still eligible for HB.

Administrative Context

- Data drawn from quarterly LA returns to the Housing Benefit Debt Recovery (HBDR) system, covering **91% of HB claimants**.
- Publication frequency: **bi-annual (March and September)**, with revisions incorporated in the September release.

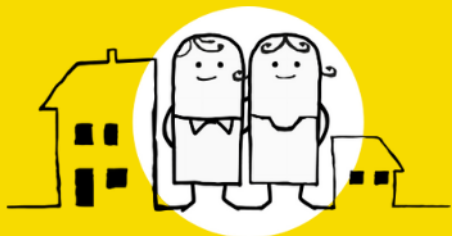
CIPFA The Chartered Institute of Public Finance & Accountancy

Local Authority Financial Assurance Reviews 2024/25

Key Facts

- CIPFA reviewed **12** of the **19** councils receiving **Exceptional Financial Support (EFS)**, worth **£561m** of **£1.5bn** allocated for 2024/25.
- Reviews assessed: **financial management, capital and assets, governance, service delivery, and transformation.**
- Councils were grouped by level of support needed in 2025/26:
 - Transitioning to sustainability:** Plymouth, West Northamptonshire, Middlesbrough.
 - Moderate challenge:** Medway, Cheshire East, Stoke-on-Trent, Cumberland, Eastbourne.
 - High support required:** Bradford, Havering, Somerset, Southampton.
- Most councils faced **organisational and structural risks** such as poor planning, weak governance, limited capacity, and skills gaps.
- Financial pressures** included SEND deficits, depleted reserves, low council tax bases, and unachieved savings.
- 25%** of councils had undergone **local government reorganisation**, adding cost and instability.

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.

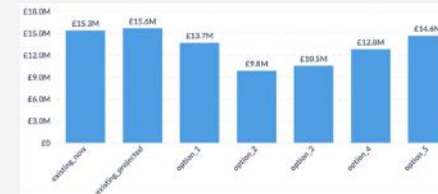
Automatic Reporting

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

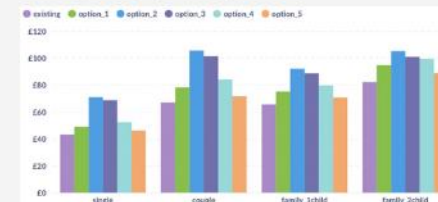
Total annual cost options



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

IRRV Conference Review



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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.

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.

VISIONARY NETWORK PARTNER

VISIONARY NETWORK **nbest** **LA Directories Limited** **WVW Together** **depio** **BUSINESS SMART** **Liberata** **The Campaign for Better Services** **Ascendant Solutions**

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

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



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IRRV Conference Review

- In the new age of restricted budgets can a local council justify sending staff to conferences
- What were the outcomes
- Crowd sizes seemed to be diminishing
- What is the purpose of the supplier's village
- What does a modern conference look like
 - Modern models vs Ascendant by the Sea/LACEF/IRRV Regional
- Should the function of a professional body be:
 - Education
 - Professional standards
 - Information
 - Lobbying/Government engagement
 - Social Events





TRAFFORD
COUNCIL

High Court Rules Against Business Rates Avoidance Scheme



Wigan
Council

Key facts

- Trafford and Wigan councils have **won a landmark High Court case** against the Property Alliance Group (PAG) over a business rates avoidance scheme.
- The ruling covered **36 linked claims** worth around **£15 million** to local authorities across the North West.
- PAG's scheme involved granting short leases to **special purpose vehicles (SPVs)**, which were then placed into voluntary liquidation to claim business rates exemptions.
- The court found that the SPVs were **not genuine businesses**, and the leases existed only to exploit a statutory loophole.
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TRAFFORD
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High Court Rules Against Business Rates Avoidance Scheme



Wigan
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Impacts on administration

- **Legal precedent:** The decision provides a clear basis for other councils to challenge similar avoidance structures.
- **Revenue recovery:** The ruling could lead to significant additional income for councils pursuing comparable claims.
- **Resource demands:** Such cases require legal expertise, evidence collection, and inter-authority cooperation.
- **Deterrence:** The outcome is likely to discourage property owners and advisers from using insolvency-based avoidance schemes.



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TRAFFORD
COUNCIL

High Court Rules Against Business Rates Avoidance Scheme



Wigan
Council

Policy issues

- The case strengthens calls for **tighter national rules** around empty property relief and rates exemptions.
- It reinforces the importance of **cross-council collaboration** and intelligence sharing on complex property schemes.
- Local authorities may need to **review historic property records** to identify potential recovery opportunities.
- Central government could consider **clarifying legislation** to close remaining avoidance loopholes.

Administrative impacts

- **Increased enforcement activity:** More councils may initiate recovery action following the ruling.
- **Capacity pressures:** Legal and finance teams may need support to manage additional casework.
- **Improved governance:** Encourages better monitoring of rateable properties and lease structures.
- **Future litigation risk:** Defendants could appeal or design new avoidance mechanisms, requiring ongoing vigilance.



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TRAFFORD
COUNCIL

High Court Rules Against Business Rates Avoidance Scheme



Wigan
Council

Indicator	Estimate	Source
Number of linked claims	36	Local Government Lawyer, Oct 2025
Value of claims	~£15 million	Local Government Lawyer, Oct 2025
Scheme type	SPV leases followed by liquidation	High Court judgment summary
Councils involved	Trafford and Wigan (lead cases)	Local Government Lawyer, Oct 2025

References and links

- Local Government Lawyer – North West councils win High Court lead claims over business rates schemes (Oct 2025)
- Ryan – High Court ruling on business rates mitigation (2025)



Public Sector
Fraud Authority

AI Helps
Government
Recover £480
Million in Fraud

Key facts

- The UK government reports that **£480 million** in fraud losses were prevented or recovered in 2024–25 through enhanced data use and artificial intelligence (AI).
- Around **£186 million** of this related to Covid-era fraud, including misuse of Bounce Back Loans.
- The **Fraud Risk Assessment Accelerator**, an AI tool developed by the Cabinet Office, analyses new policies to identify fraud risks before implementation.
- The tool has **cut detection times by around 80%** and is being adopted across multiple departments.
- The government plans to **share or license** the technology internationally, particularly with allied countries.



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Public Sector
Fraud Authority

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Impacts on administration

- **Improved efficiency:** Faster detection and prevention reduce pressure on investigation teams.
- **Preventive approach:** Fraud risk assessment is now built into policy design rather than applied retrospectively.
- **Data integration challenges:** Departments must align data systems and ensure privacy compliance.
- **Governance and oversight:** Use of AI introduces the need for audit trails and clear accountability.
- **Risk of error:** False positives could lead to service delays or incorrect suspensions of support.



Public Sector Fraud Authority

AI Helps
Government
Recover £480
Million in Fraud

Policy issues

- AI deployment is part of the government's wider **Public Sector Fraud Authority** strategy to modernise counter-fraud operations.
- There is growing emphasis on **cross-government data sharing** and analytics.
- The success of AI tools strengthens the case for **investment in digital infrastructure and workforce skills**.
- Ministers have highlighted AI's role in protecting public funds and maintaining public confidence.

Administrative impacts

- **Training and capability:** Staff need new skills to manage and interpret AI outputs.
- **Oversight frameworks:** Policies must ensure transparency, proportionality and fairness in automated decision-making.
- **Procurement and licensing:** Departments may depend on private technology suppliers, requiring strong contract management.
- **Consistency:** Smaller agencies may find it difficult to integrate advanced systems without central support.



Public Sector Fraud Authority

AI Helps
Government
Recover £480
Million in Fraud

Indicator	Estimate	Source
Total fraud prevented or recovered (2024–25)	£480 million	Government press release
Covid-related fraud	£186 million	Cabinet Office
Pension and council tax fraud identified	£104 million combined	Cabinet Office
Time saving from AI tool	80% reduction	Public Finance, 2025
Increase on previous year	£110 million	Cabinet Office

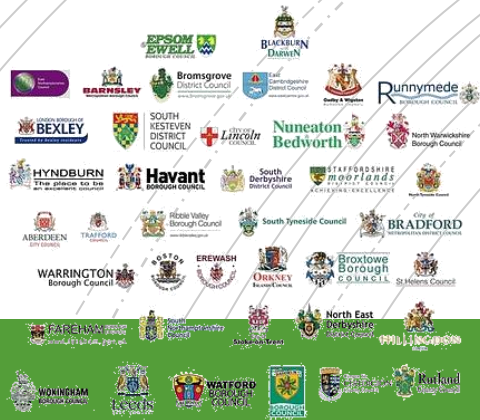
References and links

- Public Finance – Government hails AI in £480m fraud haul (Oct 2025)
- GOV.UK – Record fraud crackdown saves half a billion for public services (Sept 2025)
- UKAuthority – Government claims AI blocked £480m in fraud (2025)



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Housing Benefit Overpayments: Headline Findings (FYE 2025)

National Overview

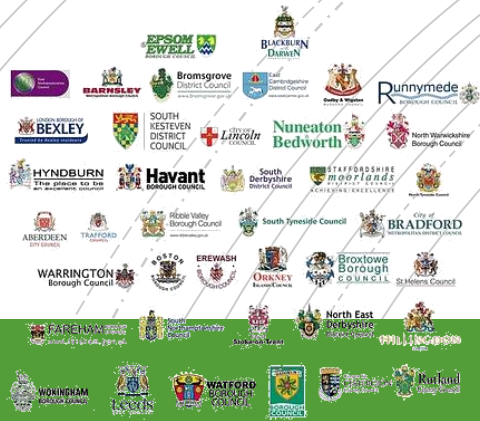
- Local authorities (LAs) **identified £429 million** in overpaid Housing Benefit (HB) – **£16 million less** than in FYE 2024.
- **£436 million** was **recovered**, down **£3 million** on the previous year.
- **£82 million** was **written off**, up **£14 million** on FYE 2024.
- At the start of Q4 FYE 2025, **£1.5 billion** in overpaid HB remained outstanding – **£102 million (6 %) lower** than the same point in 2024.

Trends and Interpretation

- Since the peak of **£2.12 billion (Q4 2018)**, outstanding debt has steadily declined as LAs recover and write off more than they newly identify.
- The fall reflects the **shrinking HB caseload** due to Universal Credit (UC) roll-out and managed migration.
- Most overpayments now arise among **pensioners and supported or temporary accommodation claimants**, the groups still eligible for HB.

Administrative Context

- Data drawn from quarterly LA returns to the Housing Benefit Debt Recovery (HBDR) system, covering **99.4 % of HB claimants**.
- Publication frequency: **bi-annual (March and September)**, with revisions incorporated in the September release.



Housing Benefit Overpayments: Headline Findings (FYE 2025)

Regional and Operational Insights

Outstanding Debt by Region (Q4 FYE 2025)

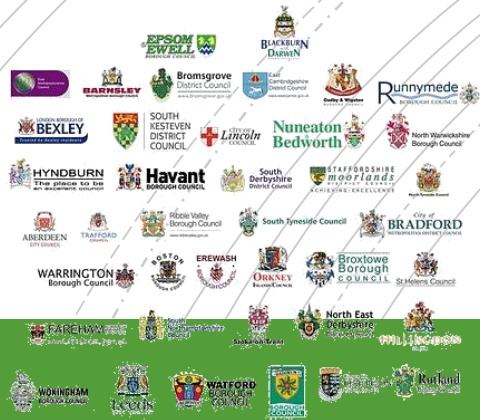
- **London:** £564 million (37 % of GB total)
- **South East:** £177 million (12 %)
- **North West:** £141 million (9 %)
- **Scotland:** £115 million (8 %)
- **Wales:** £40 million (3 %)

Performance Ratios

- Overpayments **recovered** = **22 % of available debt**.
- Overpayments **written off** = **4 % of available debt**.
- Recovery rates have risen from **17 % in 2021** to **22 % in 2025**, while write-offs remain stable (3–5 %).

Administrative Impacts

- Declining caseloads reduce volume but raise **complexity of remaining cases**.
- Need for continued investment in **data-matching and verification** (RTI, HBAA).
- Regional variation suggests **resource imbalance** and differing enforcement approaches.
- UC migration continues to reduce HB debt portfolios, prompting realignment of LA recovery teams and systems.



Housing Benefit Overpayments: Headline Findings (FYE 2025)

Measure	FYE 2024	FYE 2025	Change
Overpayments identified	£445 m	£429 m	↓ £16 m
Overpayments recovered	£439 m	£436 m	↓ £3 m
Overpayments written off	£68 m	£82 m	↑ £14 m
Outstanding debt (start Q4)	£1.6 bn	£1.5 bn	↓ £102 m
Return coverage	99.3 %	99.4 %	–

- References**
- DWP, *Housing Benefit Debt Recovery Statistics, Great Britain: FYE 2025* (published 26 September 2025).
 - Source data: HBDR returns from 99.4 % of GB local authorities.
 - Background methodology and regional tables: GOV.UK – Housing Benefit Debt Recovery Statistics.

Local Authority Financial Assurance Reviews 2024/25

Key Facts

- CIPFA reviewed 12 of the 19 councils receiving **Exceptional Financial Support (EFS)**, worth **£561m of £1.5bn** allocated for 2024/25.
- Reviews assessed: **financial management, capital and assets, governance, service delivery, and transformation.**
- Councils were grouped by level of support needed in 2025/26:
 - *Transitioning to sustainability:* Plymouth, West Northamptonshire, Middlesbrough.
 - *Moderate challenge:* Medway, Cheshire East, Stoke-on-Trent, Cumberland, Eastbourne.
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- Most councils faced **organisational and structural risks** such as poor planning, weak governance, limited capacity, and skills gaps.
- **Financial pressures** included SEND deficits, depleted reserves, low council tax bases, and unachieved savings.
- 25% of councils had undergone **local government reorganisation**, adding cost and instability.

Local Authority Financial Assurance Reviews 2024/25

Implications for Administration of Services

- **Operational stress:** Rising demand for statutory services, especially **children's and adult social care**, is driving overspending.
- **Governance capacity:** Many councils lack independent audit expertise, effective scrutiny, or integrated risk monitoring.
- **Staffing and skills:** Recruitment and retention difficulties hinder financial recovery, requiring targeted finance and audit training.
- **Transformation lag:** Weak ERP systems, poor data, and siloed decision-making slow change programmes.
- **Reserves and debt:** Critically low reserves and unsustainable borrowing increase vulnerability to shocks.
- **Administrative burden:** LGR transitions and financial oversight from EFS agreements stretch leadership capacity.
- **Service risk:** Continued reliance on short-term EFS or commercial income threatens service continuity if reforms stall.

Local Authority Financial Assurance Reviews 2024/25

References and Links

- CIPFA (Sept 2025) *Assurance Reviews Summary Paper*
- Exceptional Financial Support for Local Authorities 2024/25
- Exceptional Financial Support 2025/26
- CIPFA Audit Committee Position Statement 2022
- CIPFA Financial Resilience Index
- ONS Local Clustering Analysis

Key Numbers and Trends

- **19 councils** received EFS in 2024/25; **30 councils** in 2025/26.
- **Somerset** recorded the **most risks (45)** and **32 high-rated risks**; **West Northamptonshire** had **none high-rated**.
- **83%** of councils had major **planning and strategy** issues.
- **67%** lacked financial skills and capacity.
- **59%** struggled to deliver savings; **42%** had critically low reserves.
- **£1.3bn** EFS already allocated for 2025/26 – one third to **Birmingham, Bradford, and Croydon**.
- Anticipated pressures: **expiry of SEND deficit override (2028)** and **further reorganisation invitations** from government.



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Welcome to a
new era of
council tax
deduction
schemes

Bristol City
Council Case
Study



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“
**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.



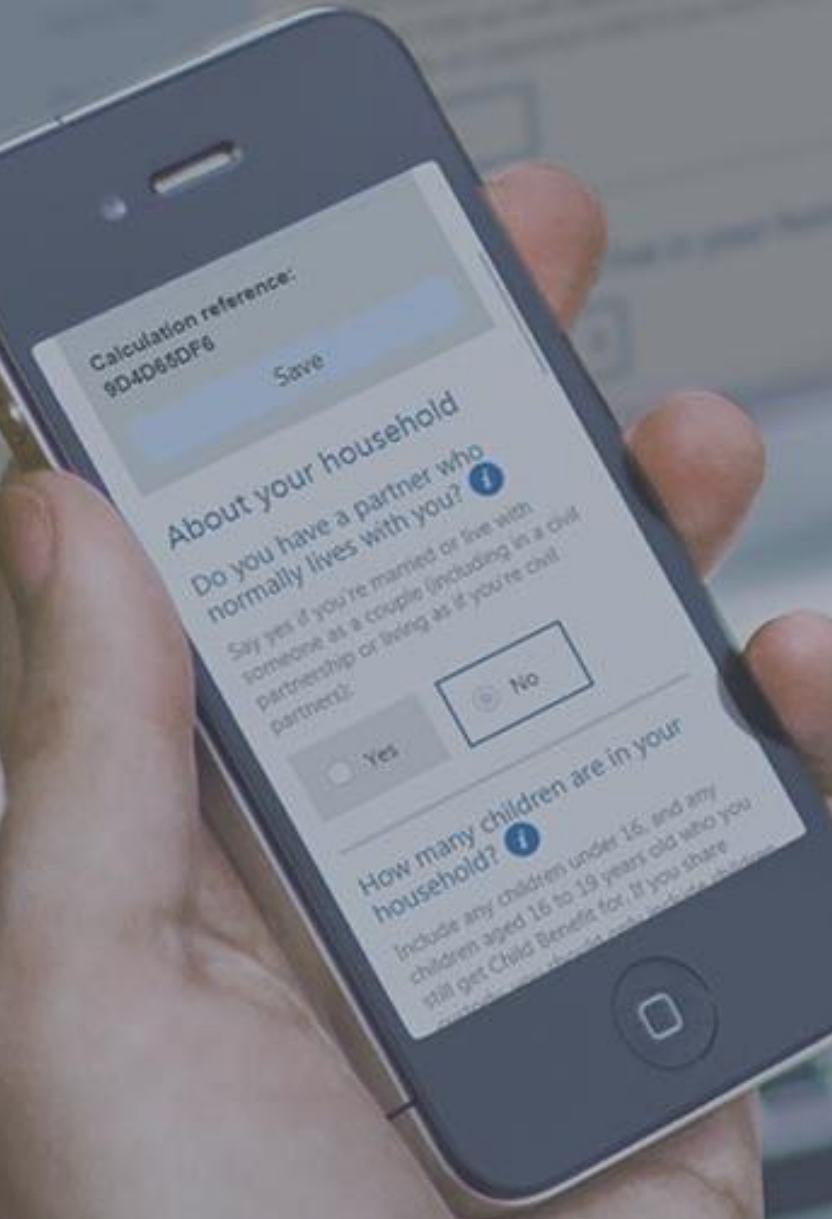
our customers:

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

Welfare Reform: Government Commitment to Reshape Support and Costs

Key Facts

- **Pat McFadden**, the new Work and Pensions Secretary, has reaffirmed that reform of the welfare system “*must happen*”, citing the need to help people back into work and control rising benefit costs.
- The statement follows the **June U-turn** on plans to tighten eligibility for **Personal Independence Payment (PIP)** and the health element of **Universal Credit (UC)**—a move that avoided a major backbench revolt but left a **£5 billion annual funding gap** by 2029–30.
- A review of PIP, led by **Sir Stephen Timms**, is under way but will not report for another year. McFadden emphasised that “reform is happening all the time”.
- He suggested that **further changes** could include tightening UC eligibility or removing health-related UC payments for **under-22s**.
- The government argues that the system currently creates a “**binary divide**” between those deemed fit for work and those not, discouraging gradual return to employment.
- Around **3.7 million people of working age** receive health-related benefits, with the **OBR forecasting the cost to hit £100 billion by 2030**.

Welfare Reform: Government Commitment to Reshape Support and Costs

Administrative Impacts

- **Jobcentre reorganisation:** 1,000 specialist **Pathways to Work advisers** are now in post, offering *voluntary* employment and skills support to long-term sick claimants.
- **Operational expansion:** Jobcentres across England, Wales, and Scotland are adjusting workflows to engage previously “inactive” claimants, requiring new systems and training.
- **Caseload management:** Increased adviser contact may raise administrative workloads before any offsetting savings appear.
- **Policy uncertainty:** Ongoing reviews and possible eligibility tightening create complexity for local service partners and data-sharing arrangements.
- **Budgetary pressure:** The £5 billion policy reversal adds to fiscal strain, with the Chancellor expected to find **£20–£30 billion** through tax rises or spending cuts to meet borrowing rules.

Welfare Reform: Government Commitment to Reshape Support and Costs

Risks and Challenges

- **Workforce capacity:** Recruiting and retaining specialist work coaches at scale.
- **Consistency of support:** Ensuring equitable access across regions and claimant groups.
- **Safeguarding and suitability:** Supporting people with complex trauma or fluctuating conditions without coercion.
- **Coordination:** Linking DWP, NHS, and local employment services effectively.

Strategic Opportunities

- Develop **integrated employment and health pathways** between Jobcentres, local councils, and the NHS.
- Strengthen **data-sharing and referral systems** for early intervention.
- Promote **voluntary engagement models** that build confidence and reduce long-term dependency.
- Align local welfare advice and skills programmes to support DWP's "back-to-work" objectives.

Welfare Reform: Government Commitment to Reshape Support and Costs

Indicator	Figure	Source
Health-related benefit claimants	3.7 million (working age)	OBR / BBC
Projected health & disability spend	£100 billion by 2030	OBR
Abandoned PIP/UC reforms	£5 billion annual savings lost	BBC
Fiscal gap (2025 Budget)	£20–£30 billion	BBC estimates
New specialist advisers	1,000 nationwide	DWP / BBC

References

- BBC News (September 2025): “Pat McFadden: Welfare reform must happen.”
- Office for Budget Responsibility (2025): Welfare and disability cost forecasts.
- DWP (2025): Pathways to Work adviser rollout.

Benefit Cap on Universal Credit: May 2025 Headlines

Overview

- **124,000 households** were capped in total, almost all on **Universal Credit (UC)**.
 - Only **540 households** remained capped on Housing Benefit.
- Represents an **11 % increase (12,300 households)** since February 2025.
- **82 %** of capped households included children.
- **1.9 % of working-age UC households** were capped, up from **1.7 %** in February 2025.
- The **average (mean) monthly cap** was **£256**, compared with **£255** in February 2025.

Benefit Cap on Universal Credit: May 2025 Headlines

Caseload Movement (Feb–Apr 2025)

- **22,000 households newly capped.**
- **34,000 households off-flowed** from the cap during the same period.

Administrative Implications

- Increased review workload for UC teams managing on- and off-flows.
- Greater demand for discretionary housing payments and welfare advice.
- Local authorities likely to see higher contact levels from capped families seeking support.
- Slight rise in average cap suggests stability in policy but ongoing churn within caseload.

References

- DWP, *Benefit Cap Statistics to May 2025*, Universal Credit dataset (published 3 October 2025).



Rising Cost of Homelessness in London

Key facts

- London boroughs are spending **£5.5 million per day** on homelessness services, largely due to rising temporary accommodation costs.
- Around **three-quarters of all homelessness spending** now goes on temporary accommodation.
- The use of **nightly paid hotels and B&Bs** continues to grow as private rented housing becomes less available.
- Over **73,000 London households** are currently in temporary accommodation, with about **31,000 placed outside their home borough**.
- Councils report escalating demand from families affected by eviction, cost of living pressures, and welfare shortfalls.

Impacts on administration

- **Severe financial strain:** Many boroughs are overspending homelessness budgets, diverting funds from other services.
- **Increased complexity:** Cross-borough placements and nightly bookings create heavy administrative workloads.
- **Reduced capacity for prevention:** Rising accommodation costs leave less resource for early intervention or housing support.
- **Risk to statutory services:** Ongoing overspends could push some councils towards financial distress or Section 114 action.



Rising Cost of Homelessness in London

Policy issues

- Councils are calling for an uplift to the **Local Housing Allowance** and the **Homelessness Prevention Grant**.
- A long-term solution requires **more affordable and social housing** to reduce reliance on temporary provision.
- Improved **data sharing and cross-borough coordination** are needed to manage placements and costs fairly.
- Administrative systems must adapt to handle **case transfers, billing and reporting** between boroughs.

Administrative impacts

- **Budgetary risk:** Temporary accommodation spending is consuming increasing portions of local authority budgets.
- **Workforce pressure:** Housing teams face higher caseloads, frequent data reconciliation, and complex funding arrangements.
- **Service fragmentation:** Families placed far from home struggle to access schools, healthcare, and community networks.
- **Long-term dependency:** Extended stays in “temporary” housing make it difficult for councils to achieve sustainable move-on outcomes.

Rising Cost of Homelessness in London

Indicator	Latest estimate	Source
Daily cost of homelessness in London	£5.5 million	<i>Public Finance</i> , Oct 2025
Share of homelessness spend on temporary accommodation	75%	London Councils
Households in temporary accommodation	~73,000	Trust for London
Cross-borough placements	~31,000	Trust for London
Year-on-year increase	13%	Trust for London
Estimated funding gap	£96 million (2023-24)	London Councils

References and links

- Public Finance – London councils spend £5.5m daily on homelessness (Oct 2025)
- London Councils – London’s Homelessness Emergency (Oct 2024)
- Trust for London – Temporary Accommodation Data
- Local Government Association – Temporary Accommodation Funding Gap



In Partnership with

LA Directories Limited

DWP to Contact All Sickness Benefit Claimants

Key Facts

- The Department for Work and Pensions (DWP) is introducing a plan for **Jobcentre staff to proactively contact** individuals receiving **sickness-related benefits**.
- This will be the first time such a comprehensive outreach is used in respect of sickness claimants.
- The change aims to **improve engagement**, identify barriers to work, and potentially support claimants back into employment.
- Some stakeholders express concerns over **capacity, data privacy**, and whether this will be perceived as pressure rather than assistance.
- The strategy aligns with wider efforts to address **economic inactivity**, especially where health conditions are involved.

Impacts on Service Administration

- **Increased operational workload:** Jobcentre teams will need additional time, staff, and training to manage outreach and follow-up.
- **Data and systems demands:** Existing systems must accurately identify and categorise claimants to ensure efficient contact and avoid errors.
- **Coordination across services:** Effective referral pathways will require integration between DWP, health, local employment support and social services.
- **Tone and approach:** Communications will need to be framed supportively, not coercively, to maintain claimant trust and engagement.
- **Monitoring and evaluation burden:** DWP must track outcomes, measure effectiveness of contacts, and ensure compliance with data protection.

DWP to Contact All Sickness Benefit Claimants

Metric / Context

Number of individuals on sickness benefits

Implementation timeline

Exemptions reported

Related fraud / welfare savings

Estimate / Note

~2.8 million (UK-wide long-term sickness claimant numbers)

Announced in late 2025; details of rollout yet to be fully disclosed

State Pension claimants excluded from this contact regime

Aligns with DWP's wider anti-fraud programme (e.g. recoveries in public sector benefits)

References & Links

- DWP jobcentres to contact all claiming sickness benefits in 'new plan', Liverpool Echo
DWP job centres to speak to all sickness benefit claimants, Yahoo News / UK news
DWP confirms one benefit excluded from powers, Yahoo News / UK news

Impact of the Two-Child Limit on Children's School Readiness

Key Findings

Policy background:

Since **6 April 2017**, families receiving Universal Credit or Child Tax Credit no longer receive the child element (£3,514 a year) for a **third or subsequent child**.

Around **60% of families** with a third or later child under 5 lose entitlement, typically **£10,200 over five years** (up to **£18,300** for those on full benefits).

IFS findings:

- Using the **ECHILD linked dataset** (education and health records for England), the study assessed over **90,000 third-plus children** born around the 2017 cut-off.
- No statistically significant effect** on the proportion of children achieving a *Good Level of Development (GLD)* at age 5.
- The estimated change is **no more than a 0.9-percentage-point fall**, equivalent to being **11 days younger** in the school year.
- No discernible effect among deprived groups or children previously eligible for **Free School Meals**.

Interpretation:

- The two-child limit **reduces family income** but **does not measurably harm early educational attainment**.
- However, the policy likely contributes to **higher child poverty** and reduced **material living standards**, which may affect other outcomes not captured in this study (health, well-being, or later achievement).

Impact of the Two-Child Limit on Children's School Readiness

Administrative impact:

- Ongoing **monitoring** needed by DWP, DfE and local authorities to assess longer-term child outcomes beyond school readiness.
- No immediate evidence to adjust **school readiness or EYFS interventions**, but increased **poverty risk** implies greater demand for **early help and family support services**.
- Policy changes to the two-child limit **unlikely to influence attainment targets** directly; other interventions (e.g. **Sure Start, Family Nurse Partnership, early-years language programmes**) are **more effective** in improving GLD outcomes.

Policy relevance:

- Abolishing the two-child limit would reduce child poverty but is **not a cost-effective route** to raise GLD rates.
- Achieving the government's **75% GLD milestone** (currently 68%) will require **targeted early-years investment**, not income transfer alone.
- Findings strengthen the case for **joined-up early-years policy** combining income support with educational and parental support programmes.

Impact of the Two-Child Limit on Children's School Readiness

References and Links

- Institute for Fiscal Studies (2025) – What is the effect of the two-child limit on children's school readiness?
Authors: Sarah Cattan, Tom Waters, Tom Wernham
<https://ifs.org.uk>
- Funded by: Nesta and the Economic and Social Research Council (ESRC)
- Related sources:
 - Lost Opportunities: Parents' Perspectives – Nesta (2024)
 - Child Poverty: Trends and Policy Options – IFS (2024)
 - Cabinet Office (2025): Tackling Child Poverty – Developing Our Strategy

Indicator	Figure
Annual child element withdrawn	£3,514 per child
Families affected (third child under 5)	~60%
Average benefit loss (5 years)	£10,200
Maximum cumulative loss	£18,300
Estimated government saving	£3 billion per year
National GLD rate (2023–24)	68%
Target GLD rate (by 2028)	75%
Maximum possible fall in GLD due to policy	0.9 pp



IFS Urges OBR to Forecast SEND Spending

Key facts

- The **Institute for Fiscal Studies (IFS)** has called on the **Office for Budget Responsibility (OBR)** to produce forecasts for **special educational needs and disabilities (SEND)** spending.
- SEND costs have risen sharply as the number of children requiring support has **doubled in recent years**.
- The IFS warned that current spending levels are on an **unsustainable path**, with many councils accumulating **significant debt** to meet statutory obligations.
- The report highlights that SEND demand is outpacing available funding, creating long-term fiscal risks.

Impacts on administration

- **Budgeting uncertainty:** Without OBR forecasts, councils and government departments lack reliable cost projections for SEND provision.
- **Financial stress:** Local authorities face growing deficits in their Dedicated Schools Grant (DSG) accounts, affecting financial stability.
- **Reduced planning capacity:** Short-term funding cycles hinder long-term commissioning and investment in early support.
- **Coordination gaps:** Education, health and social care responsibilities overlap, increasing administrative complexity.



IFS Urges OBR to Forecast SEND Spending

Policy issues

- Including SEND within OBR forecasts would improve **transparency and fiscal accountability**.
- Multi-year funding commitments are needed to give councils **certainty** and reduce reliance on borrowing.
- Government may need to **revisit the national funding formula** to reflect current levels of demand and cost inflation.
- Improved **data collection and analysis** would help central and local government target early intervention more effectively.

Administrative impacts

- **Higher reporting demands:** Councils may need new data systems to feed into OBR projections.
- **Workforce and case management pressures:** Rising demand increases workloads for education and children's services teams.
- **Strategic planning needs:** Long-term SEND forecasting would support workforce planning and local provision strategies.
- **Risk of reactive cuts:** Without reform, councils may reduce discretionary education support to balance budgets

IFS Urges OBR to Forecast SEND Spending

Indicator	Estimate	Source
SEND support caseload	Doubled in recent years	IFS, 2025
Local authority SEND debt	Rising sharply across England	IFS, 2025
Funding trajectory	Described as “unsustainable”	IFS, 2025

References and links

- Public Finance – IFS: OBR should publish SEND forecasts given huge costs and unsustainable path (Oct 2025)
- Institute for Fiscal Studies – Analysis of SEND funding pressures
- Office for Budget Responsibility – Fiscal Risks and Sustainability Report (July 2025)

Jobcentre Plus Midlife MOT – Findings and Administrative Implications

Purpose

- Supports Universal Credit claimants aged 50+ with planning for later life across **work, health and finance**.
- Delivered as a **single 90-minute group session**, initially by 50Plus Champions, now by Work Coaches.
- Expanded from 8,000 to 40,000 annual places (2023–24).

Key Findings

- **Positive feedback:** Improved pension awareness, motivation and financial planning.
- **Practical issues:**
 - Inconsistent facilities; sessions held in open-plan or cramped spaces.
 - Mixed understanding of voluntary attendance; some believed attendance was mandatory.
 - Need for **physical handouts** due to limited digital skills.
- **Staff delivery:** Team approach (Work Coaches, Employer Advisers, Disability Employment Advisers) worked well, but training varied.
- **Engagement:** Stronger when facilitators shared personal experiences; pensions content most valued.
- **Challenges:** Low engagement among claimants with limited English, health barriers or caring duties.

Jobcentre Plus Midlife MOT – Findings and Administrative Implications

Administrative Impacts

- **Training and Standardisation:**
 - Need for consistent training and guidance across Jobcentres.
 - Clearer communication that sessions are voluntary.
- **Facilities and Accessibility:**
 - Some Jobcentres require upgrades or quieter spaces.
 - Provision for accessibility (toilets, lifts, breaks) to support inclusion.
- **Digital and Follow-Up Barriers:**
 - Many claimants struggle with digital links; handouts and structured follow-up needed.
 - Inconsistent follow-up by work coaches risks loss of impact.
- **Coordination:**
 - Integration of the MOT into routine work coach appointments is inconsistent.
 - Cross-role collaboration (with DEAs, EAs) improves delivery but depends on local capacity.

Policy and Administrative Recommendations

- Standardise facilitator training and use of DEAs/EAs.
- Improve facilities and accessibility.
- Introduce handouts or printed summaries.
- Ensure structured follow-up in claimant appointments.
- Develop guidance for tailoring content by language, community or learning needs.

Jobcentre Plus Midlife MOT – Findings and Administrative Implications

Key Numbers and Research Details

- **40,000** annual places funded for 2024.
- **8** Jobcentre sites observed; **24 claimants** and **20 staff** interviewed.
- **Main barriers:** Limited digital literacy, transport issues, health conditions, caring responsibilities.
- **Positive actions reported:** Checking pensions, enrolling in training, engaging with Disability Employment Advisers.
- **Research period:** November–December 2024.
- **Report:** DWP Research Report No. 1107 (September 2025).

References and Links

- Department for Work and Pensions (2025), Jobcentre Plus Midlife MOT: Qualitative Research (DWP Research Report 1107).
- <https://www.gov.uk/government/organisations/department-for-work-pensions/about/research#research-and-analysis-publications>

Global Economy & Trump Tariffs – Resilience and Risks

Key Facts

- The OECD reports that the global economy has proved more resilient than expected to Donald Trump's new import tariffs.
- Global growth in 2025 is now projected at **3.2%**, up from 2.9% in June forecasts, though expected to slow to **2.9%** in 2026 as tariff impacts deepen.
- The UK is forecast to have the **highest inflation rate in the G7** at around **3.5%** in 2025, driven by food costs and higher employer National Insurance contributions.
- UK GDP growth is forecast at **1.4% in 2025**, easing to **1.0% in 2026** under tighter fiscal policy.
- The US is projected to record inflation of around **2.7%** in 2025, remaining below the UK level.

Administrative Impacts

- **Rising costs:** Inflation will increase operating costs for public services, particularly utilities, contracts, and staffing.
- **Service demand:** Inflationary pressures may increase household hardship and demand for benefits or social support.
- **Fiscal pressure:** Slower growth and higher costs could constrain central and local government budgets.
- **Procurement risks:** Tariff effects may increase import costs, disrupt supply chains, and complicate contract management.
- **Planning uncertainty:** Delayed tariff impacts make medium-term budget forecasting more difficult.

Global Economy & Trump Tariffs – Resilience and Risks



Risks and Uncertainties

- The full effect of tariffs has yet to materialise; global activity could weaken further in 2026.
- Potential escalation of trade disputes could disrupt supply chains and increase volatility.
- Fiscal tightening across major economies may dampen demand and public investment.

Strategic Responses

- Build **inflation and cost contingencies** into budgets and financial plans.
- Use **flexible procurement** arrangements to manage supply risk.
- Prioritise **critical and front-line services** for resource protection.
- Enhance **economic monitoring and scenario planning** within local services.
- Promote **collaboration and local sourcing** where feasible to offset import cost exposure

Global Economy & Trump Tariffs – Resilience and Risks

Indicator	2025	2026	Source
Global GDP growth	3.2%	2.9%	OECD / Guardian
UK GDP growth	1.4%	1.0%	OECD / Guardian
UK inflation (G7 highest)	~3.5%	–	OECD / Guardian
US inflation	~2.7%	–	OECD / Guardian

References

- *The Guardian* (23 September 2025), “Global economy more resilient than expected amid Trump tariffs, OECD says.”
- OECD Economic Outlook, September 2025.
- Bloomberg and Yahoo Finance summaries of OECD projections.

Local Leaders Constrained in Tackling Economic Inactivity

Key facts

- A recent think tank report by Re:State warns that **local authorities lack the powers and flexibility** needed to address rising **economic inactivity**, particularly where poor health is a major factor.
- Economic inactivity has become increasingly concentrated in certain regions, especially areas with high deprivation and poor health outcomes.
- The report argues that **centralised funding and fragmented responsibilities** limit councils' ability to design place-based solutions.
- Local leaders are often dependent on short-term, ringfenced grants that prevent long-term planning or coordination.

Impacts on administration

- **Limited local control:** Councils cannot tailor employment, skills or health initiatives effectively.
- **Funding complexity:** Multiple overlapping central schemes increase reporting and compliance burdens.
- **Reduced prevention capacity:** Focus shifts from early intervention to managing symptoms of inactivity.
- **Coordination difficulties:** Cross-sector work between health, employment and education services is hindered by differing budgets and accountability structures.

Local Leaders Constrained in Tackling Economic Inactivity

Policy issues

- Greater **fiscal devolution** and longer-term funding settlements would give councils flexibility to target inactivity.
- Stronger local partnerships are needed between **health, social care and employment services**.
- Improved **data sharing and analysis** could help identify local barriers to work and support early intervention.
- Local leaders should be empowered to develop **place-based employment and wellbeing strategies**.

Administrative impacts

- **Capacity and resource pressures:** Councils need skilled staff and stable budgets to manage integrated services.
- **Regional inequality:** Areas with weaker local economies risk falling further behind without targeted support.
- **Fragmented accountability:** Unclear division of responsibility between local and national bodies can undermine outcomes.
- **Strategic challenge:** Without long-term certainty, councils struggle to invest in programmes that reduce inactivity sustainably.

Local Leaders Constrained in Tackling Economic Inactivity

Indicator	Estimate	Source
People economically inactive due to long-term sickness	Around 2.8 million	Learning and Work Institute, 2025
Areas with more than 10% of working-age adults inactive due to health	Several English regions	Learning and Work Institute, 2025
Share of those inactive (for health reasons) living in 20 councils	Around 10%	Learning and Work Institute, 2025

References and links

- Public Finance – Think tank warns local leaders ‘constrained’ in dealing with economic inactivity (Oct 2025)
- Learning and Work Institute – Local variations in health and job outcomes (2025)
- Local Government Association – Make it Local: Councils’ role in addressing economic inactivity

New Appointments to the Social Security Advisory Committee (SSAC)

Key Facts

- Four new members appointed to the SSAC from **1 September 2025** for five-year terms: **Fran Bennett, Joanne Cairns, Tom Clark, and Sharon Wright.**
- Announced by the **Department for Work and Pensions**, and welcomed by **Baroness Sherlock OBE** (Minister of State) and **Dr Stephen Brien** (SSAC Chair).
- The **SSAC** is an independent statutory body advising the Secretary of State on **secondary legislation** and wider issues relating to social security.
- The new members bring expertise in:
 - Poverty, inequality, and gender (Fran Bennett)
 - Universal Credit, low-income work, and the cost of living (Joanne Cairns)
 - Social policy and economic journalism (Tom Clark)
 - Welfare research and the disability employment gap across UK and devolved systems (Sharon Wright)

New Appointments to the Social Security Advisory Committee (SSAC)

Implications for Service Administration


- **Policy scrutiny:** SSAC's strengthened expertise may lead to closer examination of the practical and equality impacts of benefit reforms before implementation.
- **Operational adjustments:** Anticipate updates to **regulations, guidance, and communications** for benefits such as Universal Credit and disability payments.
- **Evidence requirements:** Greater emphasis on **evaluation, data quality, and equality assessments** when new welfare measures are introduced.
- **Cross-government coordination:** Increased focus on **UK–devolved interface issues**, with possible implications for information sharing and local administration.

New Appointments to the Social Security Advisory Committee (SSAC)

Item	Detail
Term of appointment	1 September 2025 – 30 August 2030
Expected time commitment	2–3 days per month
Daily fee	£256.80
Appointment process	Regulated under the Governance Code for Public Appointments

Reference

•GOV.UK (25 September 2025): *“New appointments to the Social Security Advisory Committee”*




Fraud Unit Recommendations on “Polygamous Working”

Key facts

- The Counter Fraud and Enforcement Unit (CFEU) has issued **16 recommendations** to help councils tackle the risk of staff holding **multiple full-time jobs simultaneously** without disclosure.
- The review followed the **conviction of a former council officer** who worked for three councils and a local government services company at the same time.
- The case exposed weaknesses in recruitment, contract wording and management oversight—particularly under hybrid working arrangements.
- Recommendations include:
 - Clearer contract clauses on secondary employment and conflict of interest.
 - Routine employment checks across councils and government databases.
 - Training for managers to identify risks in hybrid and remote working.
 - Stronger disciplinary provisions for fraud or misrepresentation.

Impacts on administration

- **Contract updates:** Authorities must review terms and conditions to ensure secondary work is explicitly controlled.
- **Data verification:** HR and payroll systems may need integration to detect multiple employments.
- **Management burden:** Line managers require training to monitor working patterns effectively.
- **Policy alignment:** Councils will need consistent guidance and escalation routes across shared services.
- **Resource demand:** Implementation will require time, legal input and possible system investment.



Fraud Unit Recommendations on “Polygamous Working”

Policy issues

- The CFEU advises councils to adopt a **standardised secondary employment policy** across all shared service partners.
- Authorities should participate in **cross-council data matching** through the National Fraud Initiative to spot dual employment.
- Guidance should emphasise a **balance between oversight and staff trust**, recognising cost-of-living pressures that drive secondary work.
- Improved governance will help protect both councils and employees from reputational and financial harm.

Administrative impacts

- **HR capacity:** Investigations and monitoring will increase workload for HR and audit teams.
- **Training needs:** Managers will need clear guidance on monitoring performance in remote settings.
- **System changes:** Payroll and HR software may need upgrades to support proactive checks.
- **Reputational management:** Proactive communication can demonstrate councils’ zero-tolerance stance on fraud while maintaining fairness.

Fraud Unit Recommendations on “Polygamous Working”

Indicator	Detail	Source
Recommendations issued	16	CFEU, 2025
Convicted employee	Held four concurrent roles (three councils, one services firm)	Local Government Lawyer, 2025
Prison sentence	3 years (plus 2 years concurrent)	Local Government Lawyer, 2025

References and links

- Local Government Lawyer – Fraud unit issues recommendations on tackling “polygamous working” (Oct 2025)
- Civil Service World – Case study on multiple public sector employments
- National Fraud Initiative – Cross-sector data matching guidance

£68 Million in Wrongful Public Sector Pension Payments Identified

Key facts

- A government anti-fraud programme has uncovered **£68 million** in wrongful pension payments across public sector schemes, including local government, NHS, Civil Service and Armed Forces pensions.
- Many cases involved **payments continuing after the pension holder's death**, often claimed by relatives or left unreported.
- The findings form part of a wider cross-government fraud crackdown that prevented **£480 million in losses** between April 2024 and April 2025.
- The Cabinet Office worked with pension administrators and the General Register Office to **improve data matching** between pension records and death notifications.
- The investigation also revealed weaknesses in scheme monitoring and inconsistent reporting of suspected fraud across departments.

Impacts on administration

- **Stronger internal controls:** Pension teams must ensure timely death notifications and suspend payments immediately upon verification.
- **Data matching:** Routine cross-checks with national registers should become standard practice.
- **Governance oversight:** Scheme managers and trustees are expected to strengthen fraud prevention reporting and audit processes.
- **Contract management:** Outsourced pension administrators will need clearer fraud detection and escalation responsibilities.

£68 Million in Wrongful Public Sector Pension Payments Identified

Policy issues

- The case supports wider government efforts to expand **AI and data analytics** in fraud prevention.
- **National guidance** may be updated to ensure consistency across pension schemes and local authority systems.
- **Regular mortality audits** and centralised death reporting could reduce future overpayments.
- The Cabinet Office's Fraud Authority plans to share successful methods with smaller public bodies.

Administrative impacts

- **Operational cost:** Implementing enhanced data-matching tools and training will require investment.
- **Risk of error:** Automated systems must balance fraud prevention with fairness and accuracy.
- **Transparency:** Councils and pension funds may face increased scrutiny over fraud management performance.
- **Reputational risk:** Public confidence in pension administration depends on clear accountability and rapid recovery of wrongful payments.

£68 Million in Wrongful Public Sector Pension Payments Identified

Indicator	Detail	Source
Wrongful pension payments identified	£68 million	Local Government Lawyer, 2025
Total public sector fraud prevented (2024–25)	£480 million	Cabinet Office
Common cause of error	Payments continued after death	Local Government Lawyer
Programmes involved	Local Government, NHS, Civil Service, Armed Forces schemes	Cabinet Office

References and links

- Local Government Lawyer – Government anti-fraud programme reveals £68m in wrongful public sector pensions payments (Sept 2025)
- GOV.UK – Record fraud crackdown saves half a billion for public services (2025)

Ramped-Up Job Support for People on Sickness Benefits

Overview

- The Department for Work and Pensions (DWP) is redeploying specialist Jobcentre staff as *Pathways to Work* advisers across England, Wales, and Scotland.
- Support is voluntary and aimed at Universal Credit claimants with *Limited Capability for Work and Work-Related Activity (LCWRA)* status.
- Target: help **65,000 people** this financial year to develop skills, build confidence, and move towards employment.
- Support includes skills training, on-the-job experience, and referrals to programmes such as *Connect to Work* and *WorkWell*.
- People with severe or lifelong health conditions, or those under *Special Rules End of Life*, will not be contacted.

Administrative Impacts

- Additional case management and follow-up workload for advisers.
- Integration of adviser activity and referrals into DWP systems.
- Increased training and supervision requirements for staff.
- Closer coordination needed between Jobcentres, local authorities, and health services to deliver joined-up support.

Ramped-Up Job Support for People on Sickness Benefits

Intended Benefits

- Builds capacity within Jobcentres to provide tailored, health-aware employment support.
- Part of the Government's plan to reduce economic inactivity and move toward an **80 % employment rate**.
- Early participation data suggests claimants engaging with additional support are more likely to move into work or training.

Risks and Delivery Challenges

- Voluntary nature means uptake and measurable outcomes may vary widely.
- Uneven local service capacity could limit consistency.
- Need for accurate data sharing and tracking to evaluate results.
- Exclusion of the most complex cases may restrict long-term impact on overall inactivity levels.

Ramped-Up Job Support for People on Sickness Benefits

Indicator	Figure / Detail
LCWRA claimants	~2.2 million
Primary causes	1.3 million mental health; 0.9 million musculoskeletal conditions
Uptake to date	>10,000 participants accepted an appointment
Target (2025/26)	65,000 participants
Wider context	>2.8 million people recorded as long-term sick

References

- GOV.UK – Ramped up job support for people on sickness benefits (22 September 2025) <https://www.gov.uk/government/news/ramped-up-job-support-for-people-on-sickness-benefits>
- GOV.UK – Connect to Work Grant Guidance for England

Temporary Accommodation Funding Gap – Councils Further Out of Pocket

Key Facts

- Councils' spending on **temporary accommodation (TA)** has risen sharply, reaching **£1.04 billion in 2023/24**.
- The DWP reimbursed **only £780 million**, leaving councils to cover a **£260 million shortfall**.
- Over the past six years, this "**subsidy gap**" has cost councils around **£1 billion** in total.
- The shortfall stems from outdated rules: councils can only claim **90% of Local Housing Allowance (LHA) rates set in 2011**, while rents have increased significantly since then.
- Councils must pay **current market rents** to landlords, with no adjustment to reflect inflation or local housing pressures.
- Demand continues to grow — more than **131,000 households** were in temporary accommodation in England in 2024, up nearly 12% year on year.

Administrative Impacts

- **Budget strain:** Councils are forced to fund the gap from local budgets, diverting money from prevention and frontline services.
- **Financial uncertainty:** Rising market rents make annual forecasting and multi-year planning increasingly difficult.
- **Procurement risks:** Reimbursement caps deter landlords and reduce available accommodation options.
- **Operational pressure:** Housing teams face growing caseloads and rising costs with limited flexibility.
- **Policy advocacy:** Councils and the LGA continue to call for updated reimbursement rates or direct funding support from DWP.

Temporary Accommodation Funding Gap – Councils Further Out of Pocket

Indicator	Value	Source
Council TA expenditure (2023/24)	£1.04 billion	Public Finance / LGA
DWP reimbursement	£780 million	Public Finance / LGA
Annual shortfall	£260 million	LGA
Reimbursement rate	90% of 2011 LHA rate	DWP rules
Households in TA (England, 2024)	131,140 (+11.8%)	LGA
Six-year cumulative loss	~£1 billion	LGA

References

- *Public Finance* (Sept 2025): “Temporary accommodation reimbursement rates leave councils further out of pocket.”
- *Local Government Association* (2025): “Temporary accommodation funding gap grows by 30% a year.”
- *Housing Digital* (2025): “Benefit rules for homeless support leave councils out of pocket.”

Quote of the Week

"A conference is a gathering of people who singly can do nothing but together can decide that nothing can be done." – Fred Allen

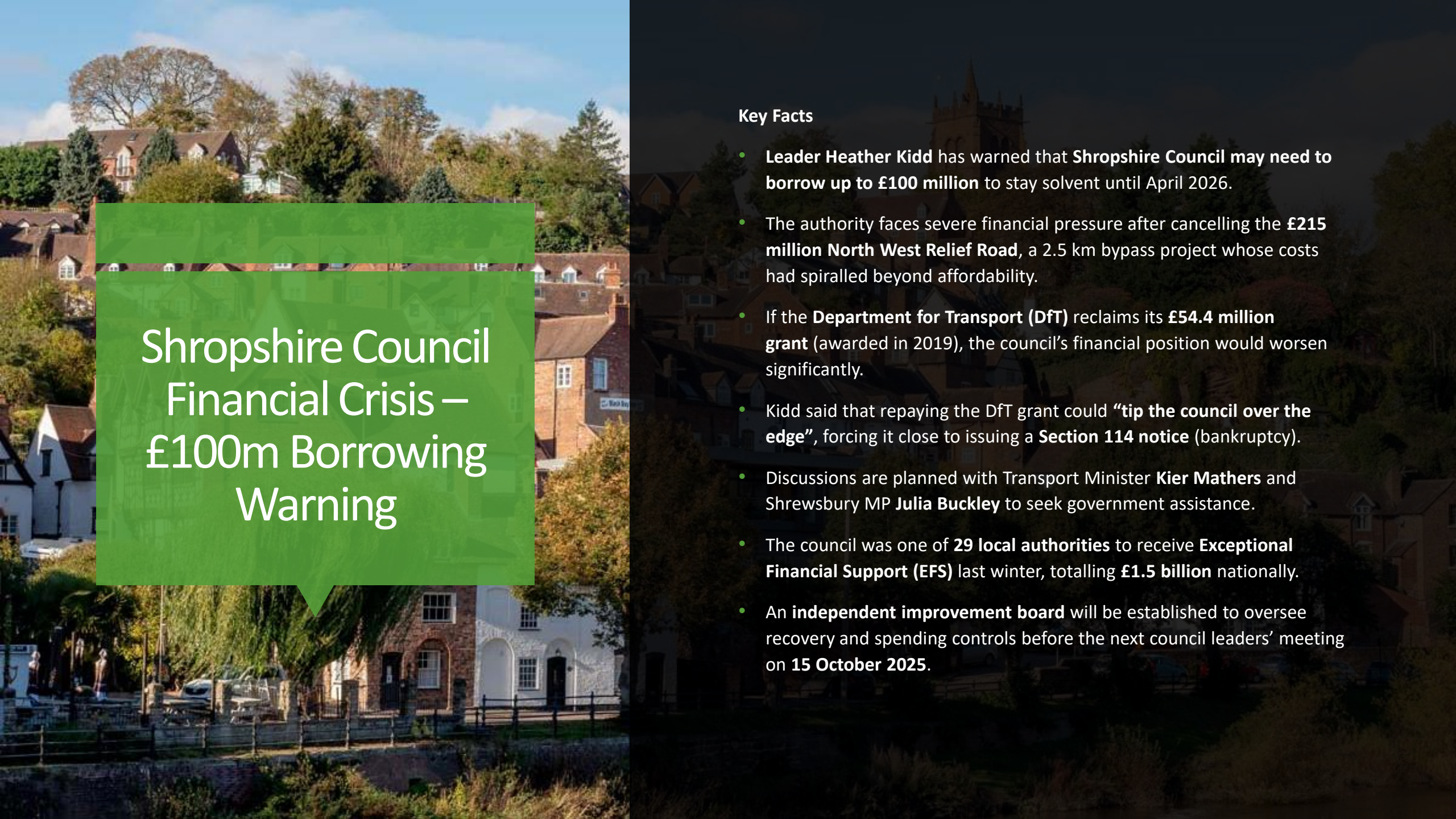
Fred Allen (born John Florence Sullivan, 1894–1956) was a pioneering American radio comedian whose dry wit, satirical barbs, and mock feuds—especially with Jack Benny—made him a defining voice of the Golden Age of radio. Renowned for his ad-lib brilliance and disdain for bureaucracy.





114 & LG Reform Watch


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



Shropshire Council Financial Crisis – £100m Borrowing Warning

Key Facts

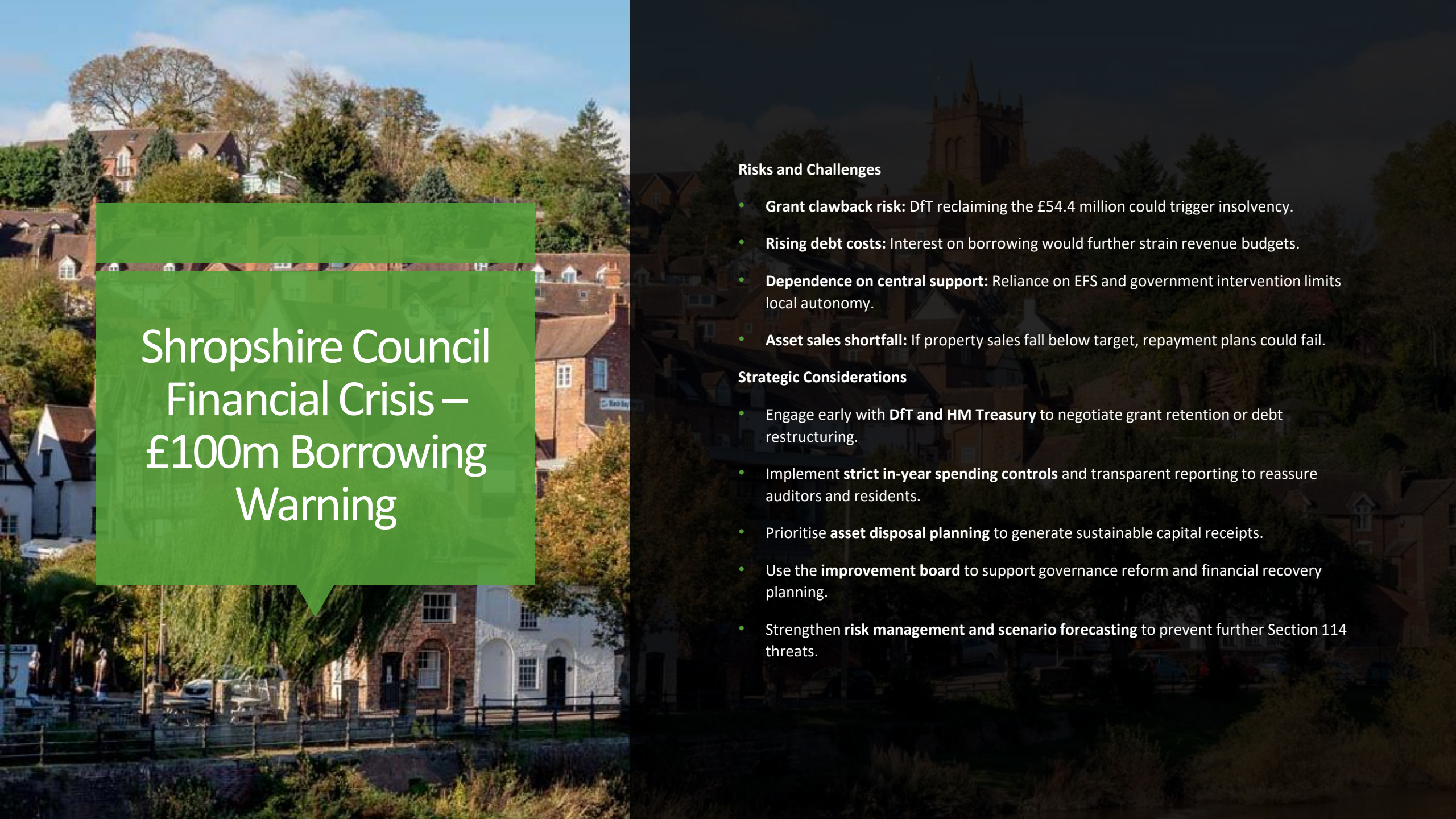
- **Leader Heather Kidd** has warned that **Shropshire Council** may need to **borrow up to £100 million** to stay solvent until April 2026.
- The authority faces severe financial pressure after cancelling the **£215 million North West Relief Road**, a 2.5 km bypass project whose costs had spiralled beyond affordability.
- If the **Department for Transport (DfT)** reclaims its **£54.4 million grant** (awarded in 2019), the council's financial position would worsen significantly.
- Kidd said that repaying the DfT grant could “**tip the council over the edge**”, forcing it close to issuing a **Section 114 notice** (bankruptcy).
- Discussions are planned with Transport Minister **Kier Mathers** and Shrewsbury MP **Julia Buckley** to seek government assistance.
- The council was one of **29 local authorities** to receive **Exceptional Financial Support (EFS)** last winter, totalling **£1.5 billion** nationally.
- An **independent improvement board** will be established to oversee recovery and spending controls before the next council leaders' meeting on **15 October 2025**.

The background of the slide is a photograph of a town, likely Shropshire, featuring a prominent church spire and various residential buildings. A large green speech bubble is overlaid on the left side of the image, containing the main title. The right side of the slide is a dark grey area containing a list of administrative impacts.

Shropshire Council Financial Crisis – £100m Borrowing Warning

Administrative Impacts

- **Borrowing for revenue spending:** Shropshire may need Treasury approval to use capital borrowing for day-to-day costs, a last-resort measure that increases long-term debt and interest burdens.
- **Service reduction risks:** Any additional loan repayments could divert resources from essential local services and staff.
- **Asset disposal pressure:** The previous administration's £26.9 million downsizing plan relied on selling assets; delays could hinder recovery.
- **Increased external scrutiny:** The new improvement board will monitor governance, budget control, and spending transparency.
- **Staffing and morale:** Continued uncertainty may affect recruitment and retention, particularly following the loss of **540 full-time posts**.



Shropshire Council Financial Crisis – £100m Borrowing Warning

Risks and Challenges

- **Grant clawback risk:** DfT reclaiming the £54.4 million could trigger insolvency.
- **Rising debt costs:** Interest on borrowing would further strain revenue budgets.
- **Dependence on central support:** Reliance on EFS and government intervention limits local autonomy.
- **Asset sales shortfall:** If property sales fall below target, repayment plans could fail.

Strategic Considerations

- Engage early with **DfT and HM Treasury** to negotiate grant retention or debt restructuring.
- Implement **strict in-year spending controls** and transparent reporting to reassure auditors and residents.
- Prioritise **asset disposal planning** to generate sustainable capital receipts.
- Use the **improvement board** to support governance reform and financial recovery planning.
- Strengthen **risk management and scenario forecasting** to prevent further Section 114 threats.

Shropshire Council Financial Crisis – £100m Borrowing Warning

Indicator	Value	Source
Potential borrowing requirement	£50–£100 million	BBC (16 Sep 2025)
DfT grant at risk	£54.4 million	BBC
Cancelled road scheme cost	£215 million	BBC
Exceptional Financial Support (national)	£1.5 billion across 29 councils	BBC
Workforce reduction (planned)	540 full-time posts	BBC / Shropshire Council
Improvement board deadline	15 October 2025	BBC

References

- BBC News (16 September 2025): “Council may need £100m more to balance books.”
- Shropshire Council (2025): Budget and recovery reports.
- Department for Transport (2019): North West Relief Road funding award.



Government Identifies 12 Potential Sites for New Towns

Key facts

- The Government has announced **12 possible sites** for new towns in England, following recommendations from the **New Towns Taskforce**.
- Each new town will include at least **10,000 homes**, with a commitment that **40% will be affordable**, and half of those for **social rent**.
- Ministers aim to begin development of **three new towns during this Parliament**.
- Early priority locations include **Tempsford (Central Bedfordshire)**, **Crews Hill (Enfield)** and **Leeds South Bank**.
- Other sites under consideration: Adlington (Cheshire East), Heyford Park (Cherwell), Marlcombe (East Devon), South Gloucestershire corridor, Plymouth, Thamesmead (Greenwich), Worcestershire Parkway (Wychavon), Milton Keynes renewal, and an inner-city Manchester site.
- A new **New Towns Unit** will coordinate planning, funding, and delivery between departments and local authorities.



Government Identifies 12 Potential Sites for New Towns

Impacts on administration

- **Increased strategic coordination:** Councils will need to work closely with central government and infrastructure bodies.
- **Capacity challenges:** Local authorities may require additional planning, legal and housing expertise to manage large-scale projects.
- **Infrastructure demands:** Early investment in transport, utilities and public services will be essential.
- **Community engagement:** Consultation and environmental assessment will be key to gaining public support.
- **Governance:** Likely creation of development corporations or special-purpose vehicles to manage delivery.



Government Identifies 12 Potential Sites for New Towns

Policy issues

- The initiative supports national aims to **boost housing supply** and **revitalise regional economies**.
- New towns are intended as **mixed-use, sustainable communities**, not dormitory housing developments.
- Success will depend on clear **funding models**, infrastructure alignment, and strong local leadership.
- The Government is considering **legislative reform** to streamline planning and land assembly.

Administrative impacts

- **Resource pressures:** Significant long-term staffing and financial commitments for participating councils.
- **Governance frameworks:** Clear accountability needed between central departments and local partners.
- **Planning workload:** Councils will manage complex masterplanning, viability testing and environmental regulation.
- **Risk management:** Delivery risk from land costs, developer viability, and local opposition.
- **Monitoring and evaluation:** Ongoing data collection will be required to assess housing, transport and environmental outcomes.

Government Identifies 12 Potential Sites for New Towns

Indicator	Estimate	Source
Proposed sites	12	New Towns Taskforce, 2025
Homes per new town	Minimum 10,000	Taskforce report
Affordable housing target	40% (half social rent)	Government statement
New towns to start this Parliament	3	DLUHC, 2025
Early priority sites	Tempsford, Crews Hill, Leeds South Bank	Taskforce shortlist

References and links

- Local Government Lawyer – Government names 12 potential sites for new towns (Oct 2025)
- GOV.UK – Expert Taskforce report and recommendations
- Planning Resource – 12 key points from the new towns announcement

LGA Criticises New Outcomes Framework as Too Centralised

Key facts

- The Government has introduced a **Local Government Outcomes Framework (LGOF)** setting out **15 national outcomes** for councils to report against.
- The **Local Government Association (LGA)** welcomed the principle of shared priorities but warned that the framework remains “**top-down**” and risks undermining local autonomy.
- The LGA said councils **cannot be held solely accountable** for outcomes influenced by partners such as the NHS, police and education services.
- It called for the framework to be renamed a “**Local Outcomes Framework**” and for metrics to be **co-designed with local authorities**.
- The LGA also urged government to provide **support and resources** to help councils achieve these outcomes rather than imposing new reporting burdens.

Impacts on administration

- **Increased reporting workload:** Councils will need to align local plans and datasets with national metrics.
- **Reduced flexibility:** Central targets may limit councils’ ability to focus on local priorities.
- **Data and resource strain:** Smaller authorities could struggle to meet new measurement and evidence requirements.
- **Shared accountability:** Clear governance is needed so that outcomes spanning multiple agencies are fairly attributed.

LGA Criticises New Outcomes Framework as Too Centralised

Policy issues

- The LGA argues the framework should be **developed collaboratively**, not imposed by Whitehall.
- National reporting should recognise **contextual differences** and avoid simplistic league tables.
- Success depends on **cross-departmental coordination**—for example, ensuring DLUHC, DHSC and DfE align outcome measures.
- Regular **review and revision** of indicators is needed to reflect changing local priorities and data availability.

Administrative impacts

- **Governance clarity:** Councils must ensure accountability arrangements reflect shared responsibilities.
- **Capacity pressures:** Implementing new data collection and reporting processes will require skilled staff and systems.
- **Potential duplication:** Risk of overlapping with existing performance frameworks such as Oflog and sector-led improvement tools.
- **Policy coherence:** The framework must align with existing devolution deals and local outcome agreements to avoid conflict

LGA Criticises New Outcomes Framework as Too Centralised

Indicator	Detail	Source
National outcomes defined	15	Local Government Outcomes Framework, 2025
Publication date	July 2025	DLUHC
LGA position	Welcomes collaboration but calls framework “top-down”	Local Government Lawyer, 2025

References and links

- Local Government Lawyer – LGA warns new outcomes framework for councils remains “top-down” (Sept 2025)
- DLUHC – Local Government Outcomes Framework (July 2025)
- LGA – Response to Local Government Outcomes Framework consultation (2025)



IfG Warns Local Government Reorganisation Risks Paralysing Councils

Key facts

- A new **Institute for Government (IfG)** report warns that current plans for local government reorganisation could “**paralyse**” **councils** already under financial and capacity strain.
- The report, *Reorganising District Councils and Local Public Services*, highlights risks of service disruption and loss of focus during complex mergers.
- It draws on evidence from recent reorganisations in **Cumbria, North Yorkshire and Northamptonshire**, identifying recurring challenges in governance, staffing and systems integration.
- The IfG cautions that reorganisation often **overlaps with financial crises**, making it harder to maintain statutory services while designing new structures.
- The report calls for **stronger central support, phased implementation, and clearer accountability frameworks** to prevent operational paralysis.

The background of the slide is a photograph of a large, classical-style building with a prominent curved facade and a balcony. In the foreground, there is a dark silhouette of a statue. The image is partially obscured by a green speech bubble on the left and a dark grey overlay on the right.

IfG Warns Local Government Reorganisation Risks Paralysing Councils

Impacts on administration

- **Service disruption:** Risk to continuity in key services such as planning, waste and social care during transition.
- **Capacity overload:** Councils must deliver transformation while maintaining day-to-day operations.
- **Financial pressure:** Transition costs and integration work can outweigh short-term savings.
- **Governance complexity:** Divided accountability between outgoing and new bodies can cause confusion.
- **Cultural challenges:** Aligning systems, policies and staff from multiple authorities requires sustained leadership and communication.



IfG Warns Local Government Reorganisation Risks Paralysing Councils

Policy issues

- The IfG urges government to avoid rushing reorganisations without adequate planning and local consultation.
- Calls for **detailed transition plans**, clear milestones and central coordination to support councils through the process.
- Recommends **dedicated transition teams** and early alignment of finance, HR, IT and governance frameworks.
- Emphasises learning from past reorganisations and ensuring **continuity of democratic accountability**.
- Suggests **phased implementation** to maintain service stability and public confidence.



IfG Warns Local Government Reorganisation Risks Paralysing Councils

Administrative impacts

- **Increased workload:** Senior officers and managers face dual responsibilities during transition.
- **Systems integration:** Merging IT, payroll, finance and governance structures demands technical and legal expertise.
- **Change management:** Staff engagement and communication are critical to avoid uncertainty and attrition.
- **Monitoring and oversight:** Real-time reporting on costs, performance and risks is essential to maintain control.
- **Central support:** DLUHC and Treasury involvement needed to manage funding gaps and technical guidance.

IfG Warns Local Government Reorganisation Risks Paralysing Councils

Indicator	Detail	Source
Case studies reviewed	Cumbria, North Yorkshire, Northamptonshire	IfG, 2025
Population affected by recent LGRs	Around 40% of England	IfG, 2025
Key risks identified	Service disruption, unclear accountability, overstretched capacity	IfG, 2025
Report title	<i>Reorganising District Councils and Local Public Services</i>	Institute for Government

References and links

- Local Government Lawyer – IfG: Local government reorganisation risks paralysing councils (Oct 2025)
- Institute for Government – Reorganising District Councils and Local Public Services (2025)
- Norse Group – Summary of IfG report



Legal Issues of Note

High Court Rules Against Gwynedd's Article 4 Second Homes Policy

Key facts

- **Cyngor Gwynedd** has lost a High Court challenge over its **Article 4 Direction** designed to restrict the conversion of main homes into second homes or holiday lets.
- The Direction, introduced in **September 2024**, made Gwynedd the **first Welsh council** to require planning permission for such changes.
- The measure aimed to address a **local housing shortage**, with some areas (e.g. **Aberdaron**) having **30% of homes** used as second or holiday properties.
- The **People of Gwynedd Against Article 4** campaign group argued the policy would **devalue homes** and limit sales.
- **Mr Justice Eyre** ruled that Gwynedd's **cabinet had been "materially misled"** by officers' reports, which gave the impression that all changes of use would be controlled, rather than only **material changes**.
- The court quashed the Direction, but the council has said it is **"extremely disappointed"** and intends to **appeal**.
- The Direction will **remain in force during the appeal**.

Context

- In **October 2022**, Welsh Government introduced new planning classes:
 - **C3** – Main home
 - **C5** – Second home
 - **C6** – Short-term holiday accommodation
- Councils were empowered to use **Article 4 Directions** to manage conversions between these uses.
- Gwynedd also applies a **150% council tax premium** on second homes.

High Court Rules Against Gwynedd's Article 4 Second Homes Policy

Administrative impacts

- **Governance and legal clarity:** Councils must ensure reports to decision-makers accurately explain the limits of planning controls.
- **Policy continuity risk:** Pending appeal, planning teams must manage applications and enforcement under legal uncertainty.
- **Resource implications:** If the Direction is reissued, the council must repeat statutory consultation and cabinet approval.
- **Public confidence:** Miscommunication risks undermining trust between local authorities and communities.

Policy implications

- The judgment reinforces the need for **accurate and transparent advice** when introducing local planning restrictions.
- Other Welsh authorities considering Article 4 may now **pause or revise** proposals to avoid similar challenges.
- Highlights a **tension between local housing affordability measures and property rights**.
- The outcome could shape future **Welsh Government guidance** on implementing Article 4 powers for second homes and lets.

High Court Rules Against Gwynedd's Article 4 Second Homes Policy

Indicator	Detail	Source
Date of ruling	October 2025	High Court, Cardiff
Case name	<i>People of Gwynedd Against Article 4 v Cyngor Gwynedd</i>	High Court
Consultation responses	3,902	Gwynedd Council
Proportion of second homes in Aberdaron	30%	Gwynedd Council
Council tax premium on second homes	150%	Gwynedd Council
Affected use classes	C3, C5, C6	Welsh Government Regulations 2022

References and links

- BBC News – Gwynedd loses High Court battle over second homes rule (Oct 2025)
- Welsh Government – Planning use class amendments (2022)

Gwynedd Council to Appeal Quashing of Second Homes Article 4 Direction

Key facts

- The High Court has **quashed Gwynedd Council's Article 4 Direction** restricting conversion of main homes into second homes and holiday lets.
- The judgment found that councillors were **"materially misled"** by the officer's report, which overstated the extent of control the Direction would provide.
- The Direction aimed to require planning permission for changes of use between **Class C3 (main homes), C5 (second homes) and C6 (short-term lets)**.
- The court ruled that the officer's report and public notices were **misleading**, implying all changes would be covered when some minor or mixed uses would not.
- Gwynedd Council has confirmed it will **appeal** the decision, and the Direction remains in force until the final order is issued.

Impacts on administration

- **Governance risk:** Highlights the need for accuracy and legal clarity in officer reports presented to members.
- **Operational uncertainty:** Planning teams face ambiguity over enforcement while the appeal is pending.
- **Policy credibility:** Miscommunication can undermine public confidence in planning controls.
- **Precedent for other councils:** Authorities introducing second home restrictions may need to review their documentation and legal advice.

Gwynedd Council to Appeal Quashing of Second Homes Article 4 Direction

Policy issues

- The case underlines the importance of **clear national and Welsh Government guidance** on Article 4 Directions for second homes and holiday lets.
- Councils may now proceed **more cautiously** when seeking to remove permitted development rights.
- Future reports must clearly explain **scope, limits and exceptions** to decision-makers and the public.
- The outcome may delay the wider rollout of similar measures in other Welsh authorities.

Administrative impacts

- **Review of procedures:** Authorities should ensure officer reports are legally verified before adoption.
- **Communication clarity:** Public notices, and consultation materials must accurately describe restrictions.
- **Legal workload:** Appeals and potential re-drafting will increase legal and administrative costs.
- **Planning enforcement:** Teams will need interim guidance to manage ongoing cases during the appeal period.

Gwynedd Council to Appeal Quashing of Second Homes Article 4 Direction

Indicator	Detail	Source
Case name	<i>Enlli Williams v Cyngor Gwynedd</i> [2025] EWHC 2395	High Court, 2025
Scope of Direction	Changes between C3, C5 and C6 use classes	Gwynedd Council
Value of ruling	Sets precedent for Welsh planning authorities	Local Government Lawyer, 2025
Article 4 implementation date	1 September 2024	Gwynedd Council

References and links

- Local Government Lawyer – Welsh council to appeal High Court quashing of second homes Article 4 Direction (Oct 2025)
- Cyngor Gwynedd – Article 4 Direction guidance
- The Negotiator – Court ruling on Gwynedd second homes policy

ICO Issues Enforcement Notice Over SAR Backlog

Key facts

- The **Information Commissioner's Office (ICO)** has issued an **enforcement notice to Bristol City Council** for failing to respond to Subject Access Requests (SARs) within legal time limits.
- The council reported a **backlog of 170 overdue SARs** in 2023, rising to **231 by mid-2025**, with some cases more than **three years old**.
- More than **60 complaints** were received by the ICO from residents waiting for responses.
- An **external contractor** was appointed to help clear the backlog but completed only **two SARs in nine months**, leading to further delays.
- The ICO ruled that the council had breached key provisions of the **UK GDPR**, including the requirement to respond to individuals within one month and to confirm whether their data was being processed.

Impacts on administration

- The council must **clear its backlog**, notify applicants of progress, and implement new procedures for handling SARs.
- **Resourcing constraints are not accepted** as a justification for non-compliance under data protection law.
- The case highlights the **risks of weak contract management** when outsourcing data-handling functions.
- The council will need to **strengthen training, oversight and case-tracking systems** to prevent recurrence.

ICO Issues Enforcement Notice Over SAR Backlog

Policy issues

- Councils must ensure they have **adequate capacity and systems** to meet GDPR obligations.
- ICO guidance stresses that **accountability cannot be delegated**—the public authority remains responsible even when using contractors.
- Effective **data management and triage** processes are vital to prevent backlogs and manage complex or high-volume requests.
- The case signals the ICO's intention to **enforce compliance actively** where performance issues persist.

Administrative impacts

- **Reputational damage:** Public enforcement undermines confidence in the council's data governance.
- **Operational strain:** Clearing historic requests while meeting new deadlines will stretch resources.
- **Legal exposure:** Failure to meet the enforcement notice could lead to further penalties or tribunal action.
- **Systemic review:** Councils may need to audit all information rights processes, including FOI and EIR, for similar weaknesses

ICO Issues Enforcement Notice Over SAR Backlog

Indicator	Detail	Source
Enforcement issued to	Bristol City Council	ICO, Sept 2025
Complaints received	60+	Local Government Lawyer, 2025
Backlog (March 2023)	170 overdue SARs	Council data
Backlog (June 2025)	231 SARs	ICO notice
Oldest case	Over 3 years outstanding	ICO notice
Contractor performance	2 SARs completed in 9 months	Local Government Lawyer, 2025

References and links

- Local Government Lawyer – ICO hits council with enforcement notice over SAR backlog (Sept 2025)
- ICO – Guidance on Subject Access Requests

Woman Ordered to Repay £87,000 After False Care Finance Claim

Key facts

- A woman has been **ordered by the court to repay £87,000** to her local council after **misleading social services** about her mother's financial position.
- She had claimed her mother had **no significant savings or property**, while in reality assets were **concealed to reduce care fee contributions**.
- The deception took place over several years during a **financial assessment for adult social care support**.
- Following investigation, the council obtained a **repayment order** for the full value of the wrongly funded care.
- The case demonstrates the use of civil recovery powers to **recover public funds lost through misrepresentation**.

Impacts on administration

- **Stronger verification required:** Councils may need tighter asset and income checks during care assessments.
- **Fraud detection:** Highlights the need for collaboration between adult social care, finance and legal teams.
- **Legal workload:** Pursuing recovery through the courts can be time-consuming and resource-intensive.
- **Public confidence:** Enforcement supports fairness but must be handled proportionately and transparently.
- **Training needs:** Assessment officers require awareness of financial red flags and clear escalation routes.

Woman Ordered to Repay £87,000 After False Care Finance Claim

Policy issues

- The case underlines the importance of **accurate financial disclosure** in adult social care means testing.
- Councils should ensure policies include **clear guidance on evidence requirements and consequences for misrepresentation**.
- Opportunities exist to strengthen **data sharing** with HMRC, DWP and the Land Registry to verify information.
- There is a need for **consistent national guidance** on handling suspected fraud in social care charging.

Administrative impacts

- **Resource pressure:** Investigations and legal proceedings can divert staff from frontline care assessment.
- **Reputational risk:** Mishandled enforcement may attract criticism or complaints from families.
- **Preventive systems:** Early verification and risk-based sampling can reduce future recovery actions.
- **Governance:** Regular audit and fraud risk reviews should form part of adult social care assurance frameworks.

Woman Ordered to Repay £87,000 After False Care Finance Claim

Indicator	Detail	Source
Amount to be repaid	£87,000	Local Government Lawyer, 2025
Basis of order	Misrepresentation in care finance assessment	Court ruling
Duration of deception	Several years	Council evidence
Enforcement outcome	Full recovery order issued	Local Government Lawyer, 2025

References and links

- Local Government Lawyer – Woman ordered to repay £87,000 to council after lying about finances of her mother (Oct 2025)
- GOV.UK – Guidance: Charging for care and support (Care Act 2014)



Job Adverts From Business Smart Solutions



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

#TeamBSS - Sam Goddard





Revenues Manager (MRI/Academy)

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 <<](#)



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 <<](#)



Benefits Assessment Officer (NEC)

8 weeks initially | £25 per hour (umbrella) | Remote

Location: fully remote is also accepted for these assignments. However, please note that candidates may need to collect IT from a North Yorkshire office base.

Job Purpose:

- To assess applications for Housing Benefit & Council Tax Support
- To provide first contact resolution to customers across a range of services and a variety of access channels, maintaining the highest standard of customer care at all times
- To carry out all duties in accordance with relevant legislation and guidance, Council policies, procedures and standards to ensure the delivery of excellent services to customers
- To assess New Claims, Changes in Circumstances, ATLAS & UCDS
- All equipment to be couriered, no office visits required

What we're looking for:

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

- Strong working knowledge of the NEC Northgate system
- Strong working knowledge of the Information@Work system
- Housing Benefit and Council Tax Support experience is necessary

To find out more or to apply

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



Housing Benefit Overpayment Recovery Officer (NEC)

2 months initially | £25 per hour (umbrella) | Remote

Our good client in Yorkshire is seeking a Housing Benefits Overpayment Recovery Officer on a fully remote basis for 2 months initially.

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

What we're looking for:

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

- Must be an advanced user of the NEC Northgate system
- Must have strong Housing Benefit assessment/recovery skills

To find out more or to apply

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



Housing Benefit Assessment Officer (Northgate NEC)

6 months initially | £27.46 per hour (umbrella) | Hybrid

Location: Position is a hybrid role with candidate working 1 day a week from the office.

Candidate must have a minimum of 2 years experience of all HB assessment and calculations including New Claims, change in circumstances, reviews and reconsiderations mainly with Temporary Accommodation. Worked with Atlas, VEP and HBAA. Must also have a good knowledge of iWorld and Information@work systems as well as Northgate NPS. Successful candidate will be working with new sign ups to both Temporary accommodation and general needs but mainly TA. Must have knowledge of relevant HB and UC legislation and guidance. Candidate must also have good working knowledge of UC.

What we're looking for:

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

- A minimum of 2 years experience of all HB assessment
- NEC(Northgate) user
- Be able to commute to the London office 1 day per week

To find out more or to apply

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



Revenues Recovery Officer (NEC)

3 months initially | £25 per hour (umbrella) | Remote

Our good client is seeking an experienced Recovery Officer.

The client is looking for a vast amount of experience, who can start with minimal training. Ideally familiar with Enforcement Manager, Post Liability Order Recovery and SPA Manager. Experience of NEC(Northgate) is essential.

What we're looking for:

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

- A minimum of 3 years Revenues Recovery experience
- Experience of Enforcement Manager, Post Liability Order Recovery and SPA Manager within NEC(Northgate)

To find out more or to apply

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



Revenues Officer (NEC)

8 weeks initially | £24 per hour (umbrella) | Remote

This is an 8 week, fully remote role. Experience of Revenues billing & NEC(Northgate) is essential.

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

What we're looking for:

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

- Revenues billing & recovery
- NEC(Northgate)

To find out more or to apply

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



Recovery Manager (NEC)

3 months initially | £35 per hour (umbrella) | Remote

Business Smart Solutions is seeking an experienced Recovery Manager to supervise and manage a large team of Revenues Officers being responsible for the timely collection of Council Tax & Business Rates. The role focuses on all post-liability order collection, recovery & enforcement tasks.

The role is mainly remote, however the successful candidate will be required to attend court as and when required to ensure Liability Orders are obtained for accounts in arrears. On-site presence in Surrey is also required as and when needed to drive and motivate the team.

The successful candidate will support delivery of an integrated, high quality, customer focussed service, maximising collection whilst taking a sympathetic and understanding approach to debt recovery & ethical collection.

What we're looking for:

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

- 5 years experience as a skilled Council Tax / NNDR Recovery Team Leader / Manager
- Experience of Post Liability order collection & enforcement
- Experience of ethical collection & breathing space
- The successful candidate must be a strong leader
- Experience of NEC(Northgate) essential

To find out more or to apply

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



Council Tax Collection Officer (Academy)

Until Wed, 31 Dec 2025 | £25 per hour (umbrella) | Exeter

Location: Minimum 40% on site/office presence. This may vary to more onsite presence depending on the position.

1. To collect Council Tax
2. To deal daily with queries received as a result of recovery action being taken on cases that have fallen into arrears
3. To monitor cases in arrears daily, and where appropriate, initiate escalation of recovery action in accordance with statutory regulations, legislation and case law
4. To promote and uphold the 'Help me with my financial/housing problem' system principles, including taking one view of debt, and consistently using income and expenditure detail to inform sustainable solutions
5. To protect and maximise the council's income
6. To support customers to find sustainable ways to meet their debts to the council
7. To proactively assist the management team in improving services and raising collection

What we're looking for:

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

- IRRV Level 2 Diploma in Local Taxation, Benefits and Advice (QCF) or substantial proven equivalent experience
- Adequate current experience of working within a high pressure income recovery and customer focussed environment
- An understanding of local authority policy in relation to equality Good current knowledge of Academy Revs & Bens, Capita Housing, Ash, Paris, Access, RKYV Dip and Workflow systems, and associated modules

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.

[!\[\]\(f6896632a254eed8a29907cb605e501c_img.jpg\) 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.



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.

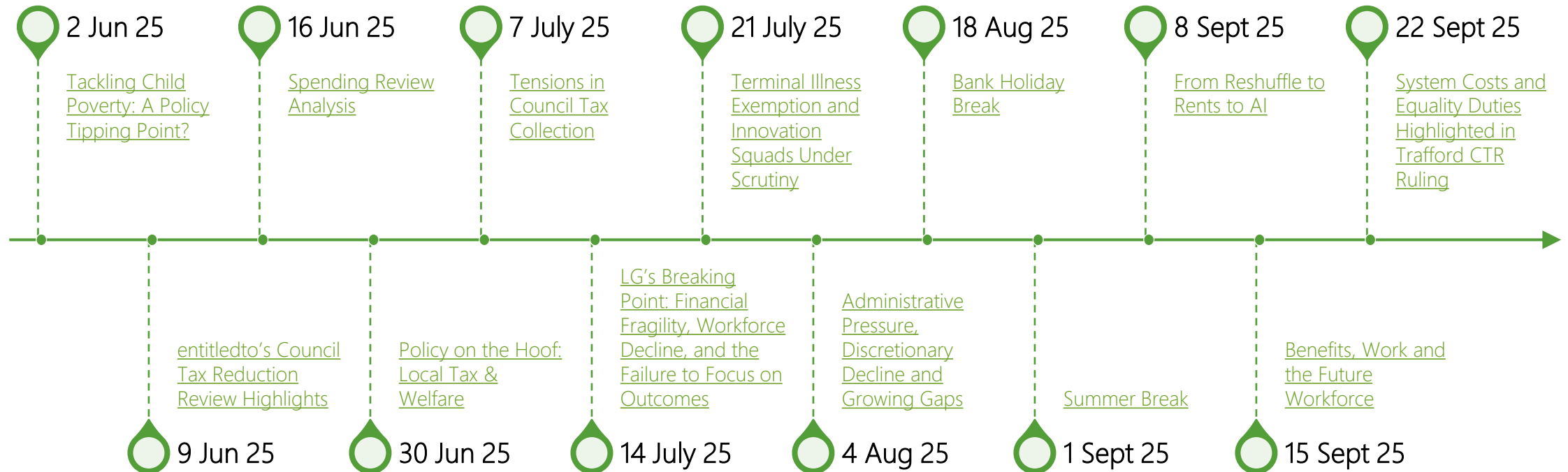
What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser

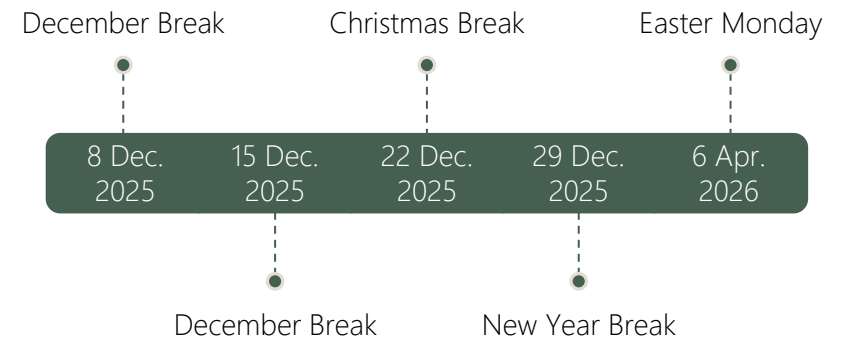


Previous Recordings





Dates where there will be no sessions





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

Replay: Public Finance x Visionary Network 2 April 12:00

Title: Crisis, Cuts & Community: Rethinking Local Tax & Support in the 114 Era

Link: <https://view6.workcast.net/register?cpak=6070531364001666>

Access the recording





Visionary Network 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 State?](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>

