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MALG
Network



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Revenues and Benefits Discussion Group

24 November 2025

After the Autumn Budget Turn Policy into Progress

Visionary Network Helps Councils Move From Reaction To Readiness

The Autumn Budget is likely to reshape every local authority plan – adding financial pressures, accelerating automation, & demanding more from an ageing workforce.

That's where Visionary Network helps. We're a not-for-profit partnership, working with councils & trusted B2B specialists to translate policy into delivery – from Council Tax Reduction reform and AI readiness to data harmonisation & capacity planning ahead of local government reform.

Our track record? Clear, lawful CTR schemes that help residents, not hinder them – & cross-service strategies that build resilience, not risk.

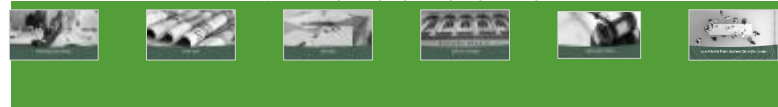
We're proud to support the campaign for better local-government policy, rooted in collaboration, clarity & evidence.

Visionary Network
Policy sense. Practical strength. Visionary impact.

www.visionarynetwork.co.uk
info@visionarynetwork.co.uk

the
campaign
for
better
policy.





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, Dangos Training & CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Julie Smethurst, Tameside Council
- Rachael Walker, Visionary Network & The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

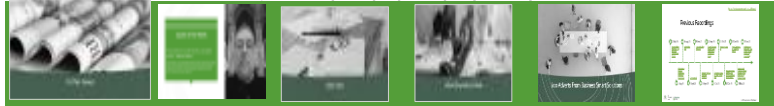
Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.



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LA Directories Limited





Discussion Points

Members

Tom Clark on Liverpool: Challenges and Achievements

LIVERPOOL CITY COUNCIL

A question from Katie Kelly

- For those of you introducing premiums on second homes or empty properties at the one-year point, how have you approached forecasting the taxbase impact?
- Have you assumed 100 percent of the potential yield, or if you have forecast a lower figure, how did you determine the percentage used?

Fraud

Department for Work & Pensions

SFIS Communication and Timeline Guidance: Impacts on Local Authorities

Operational and Workflow Impacts

- LA's must now follow clearer, more prescriptive referral routes; informal contacts with Jobcentres or CFCO staff are explicitly prohibited, requiring staff retraining and procedural updates.
- Standardised response times (5, 10, 20 and 35 working days) increase pressure on already stretched teams and require better workflow management.
- Greater emphasis on timely LAIEF responses and escalation handling means councils need improved internal tracking and escalation management.
- Referral quality errors (such as incomplete SFI forms) can now more easily lead to rejection, raising administrative overhead and the need for quality control.

Rising AI Driven Fraud Risks and Implications for Local Services

Key Facts

- Anti-fraud professionals report a rapid escalation in AI-powered fraud, including deepfakes in recruitment, according to new findings from the Association of Certified Fraud Examiners and SAs.
- More than three-quarters of professionals have seen accelerated use of AI-related scams in the past two years, 42 percent expect further increases by 2025.
- Faster than sea or ten-foot wall equipped to respond, with skills, systems and public awareness lagging behind the pace of threat growth.
- Scammers are also a major tool for domestic fraud: one-third of domestic fraud reports highlight that deepfakes account for one in five historic fraud attempts, with deepfakes called up 18 percent that year.
- Injection attacks, which bypass fire capture to flooding manipulation digital content directly into verification systems, have risen 48 percent year on year.
- Fraud tactics over the last seven years, phishing, 20 and 10 months, volume of schemes and volume of victims, ending domestic transfer without multi-layered defences.
- The HMRC Local Authority Counter Fraud Report 2025 shows a 10% increase due to local take volume over five years, with training, awareness and Council Use Fraud warning higher.
- Despite falling average case values, counter fraud work still yields rising returns, with £3.4b deducted for every £3.7 invested.

Funding & Budget

Ministry of Housing, Communities & Local Government

Key Changes in the New Funding System

Reversing historic unfairness

- Outdated formulas that penalised deprived areas are being scrapped in favour of modern deprivation and population data.
- Funding will now follow need; councils with the highest demand will receive more support.
- Reforms aim to end postcode lotteries and close regional divides.

£5 billion investment over three years

- Targeted correction of long-standing imbalances in council funding.
- Strengthening local services as part of the national Plan for Change.

A simpler and more transparent system

- Over 30 fragmented grants consolidated into five, worth nearly £47 billion over three years.
- First multi-year Settlement in a decade introduces stability, phased transition, and funding floors.

Ending the Two Child Cap and the New Welfare Strategy

Key announcements

- The chancellor will abolish the two child benefit cap in the Budget at a cost of £3 billion.
- Government modelling suggests abolition is only £200 million more expensive than the taper alternative.
- The change is expected to remove 630,000 children from absolute poverty.
- Ministers plan to link the policy to long-term improvements in educational attainment, lifetime earnings, and tax receipts.
- Ending the cap also removes the "rape clause" exemption.

HB Subsidy Audit 2024/25: No More CAKE, and the Slice Just Got Smaller

There are now only **two firms** willing to audit Housing Benefit subsidy claims — and both face tougher conditions. The 2024/25 audit brings:

- The **end of CAKE**, meaning no more easy reconciliations
- A **£50 de minimis** (a penny used to be an error)
- **Increased scrutiny** and fewer people who still understand the process

For many councils, that means **more risk, more rework, and higher costs.**

Our **subsidy support service** helps you stay audit-ready and compliant without the stress.

We'll:

- Review your subsidy claim before submission (or even complete it for you)
- Identify and resolve problem areas early
- Liaise with your auditors to minimise queries
- Provide targeted advice from experienced subsidy specialists

Don't go hungry without CAKE.

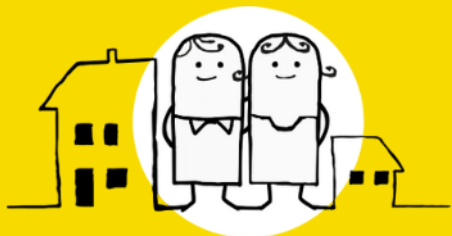
Let us take the weight of the subsidy audit off your plate.

Contact us to discuss a fixed-fee support package tailored to your authority. [**info@visionarynetwork.co.uk**](mailto:info@visionarynetwork.co.uk)



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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

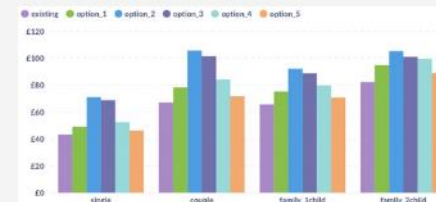
Total annual cost options



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
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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

Tom Clark on Liverpool: Challenges and Achievements

LIVERPOOL CITY COUNCIL



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Department
for Work &
Pensions

SFIS Communication and Timeline Guidance: Impacts on Local Authorities

Operational and Workflow Impacts

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Department
for Work &
Pensions

SFIS Communication and Timeline Guidance: Impacts on Local Authorities

Strategic and Governance Impacts

- Replacement of the SLA with the CTG removes the previous fixed contractual perception; LAs must now integrate a “living document” that updates frequently, requiring governance oversight.
- Six-month feedback window and annual reviews mean councils must allocate capacity to respond, monitor changes and update internal practice regularly.
- Expanded responsibilities for SPOCs (including escalation management and case coordination) place importance on correct staffing and succession planning.
- Joint working expectations may change as the national review progresses; councils not currently participating will need to consider resource implications if they join.



Department
for Work &
Pensions

SFIS Communication and Timeline Guidance: Impacts on Local Authorities

Digital, Data and Record-Keeping Impacts

- LAs must maintain accurate and up-to-date SPOC records to avoid delays or case failure, requiring improved contact management and internal communications.
- Dependency on the Glasscubes Fraud and Error workspace increases digital demands; councils must ensure appropriate access, onboarding and staff support.
- Stronger audit trails are required, particularly around LAIEF returns, benefit suspension considerations, overpayment calculations and changes to HB entitlement.
- Requirements to avoid speculative or opinion-based referral content mean staff training must emphasise evidence standards, lawful data sharing and accurate documentation.



Department for Work & Pensions

SFIS Communication and Timeline Guidance: Impacts on Local Authorities

. Key Numbers for Context

- **51 working days:** DWP time from referral to first LAIEF — councils must manage expectations with claimants and partners.
- **10 working days:** Standard LA response time for referral build and case information; requires consistent internal prioritisation.
- **5 working days:** Deadline for notifying DWP of HB entitlement changes during investigations.
- **20–35 working days:** Overpayment calculation requirements, including underlying entitlement.
- **25% of councils:** Currently engaged in joint working — implying significant variation in readiness and resource models across LAs.

References and Links

- **Comms and Timeline Letter (18 Nov 2025)** – Rationale, review cycle and LA feedback process.
- **Communication and Timeline Guidance v0.1** – Procedures, responsibilities, timelines and forms.
- **CTG Q&A** – Governance, joint working, SPOCs and operational intent.
- **Spotlight on CTG (Sept 2025)** – Common pitfalls, referral quality issues, and digital workspace expectations.

A question from Katie Kelly



- For those of you introducing premiums on second homes or empty properties at the one-year point, how have you approached forecasting the taxbase impact?
- Have you assumed 100 percent of the potential yield, or, if you have forecast a lower figure, how did you determine the percentage used?

Injection fraud is where someone interferes with legitimate data being submitted to a system so that false or manipulated information is injected into the process, usually to obtain a financial advantage. It often exploits weaknesses in verification or system controls and can be difficult to detect because the fraudulent data appears to enter through an otherwise legitimate route.

Rising AI Driven Fraud Risks and Implications for Local Services



Key Facts

- Anti fraud professionals report a rapid escalation in AI powered fraud, including deepfake driven social engineering, according to new findings from the Association of Certified Fraud Examiners and SAS.
- More than three quarters of professionals have seen accelerated use of AI enhanced scams in the past two years; 83 percent expect further increases by 2027.
- Fewer than one in ten feel well equipped to respond, with skills, systems and public awareness lagging behind the pace of threat growth.
- Deepfakes are now a major tool for biometric fraud. Entrust's 2026 Identity Fraud Report highlights that deepfakes account for one in five biometric fraud attempts, with deepfaked selfies up 58 percent this year.
- Injection attacks, which bypass live capture by feeding manipulated digital content directly into verification systems, have risen 40 percent year on year.
- Fraud tactics now include screen photos, printouts, 2D and 3D masks, videos of screens and videos of photos, making detection harder without multi layered defences.
- The NAFN Local Authority Counter Fraud Report 2025 shows a 98.9 percent rise in fraud case volumes over five years, with tenancy, procurement and council tax fraud ranking highest.
- Despite falling average case values, counter fraud work still yields strong returns, with £3.65 detected for every £1 invested.

Rising AI Driven Fraud Risks and Implications for Local Services



Impacts on the Administration of Services

- Local authorities may face higher volumes of lower value fraud, increasing operational and investigative workload across revenues, benefits, housing and procurement teams.
- Verification processes for identity, tenancy, applications and payments may require urgent strengthening, including multi factor authentication, liveness detection and anti injection safeguards.
- Digital customer journeys may need redesign to incorporate robust fraud controls without creating barriers for legitimate users.
- Staff training will be essential, with frontline teams needing awareness of deepfake indicators and guidance on escalating suspicious cases.
- Partnerships with NAFN, police and technology providers will become increasingly important to detect, share intelligence and prevent cross boundary fraud.
- Increased fraud risk may require budget adjustments for upgraded systems, specialist tools and expanded counter fraud capacity.
- Councils will need to review governance and risk frameworks to ensure AI related threats are captured in corporate risk registers and monitored in real time.

Rising AI Driven Fraud Risks and Implications for Local Services



Key Numbers and Indicators

- 75 percent+ report accelerated AI based fraud growth in last two years.
 - 83 percent expect further increases by 2027; fewer than 10 percent feel prepared.
 - Deepfakes: one in five biometric fraud attempts; 58 percent rise in deepfaked selfies (2025).
 - Injection attacks: 40 percent year on year increase.
 - Local authority fraud: 98.9 percent increase in case volumes over five years.
 - Estimated £265 million detected fraud in 2024–25.
 - Value per case down to £2,708 from £5,090, suggesting higher volume, lower value attacks.
 - £3.65 identified for every £1 spent on counter fraud activity.

References and Links (Separate Slide)

- Association of Certified Fraud Examiners and SAS: International Fraud Awareness Week 2025 report.
 - Entrust Identity Fraud Report 2026.
 - NAFN Local Authority Counter Fraud Report 2025.



Ending the Two Child Cap and the New Welfare Strategy

Key announcements

- The chancellor will abolish the two child benefit cap in the Budget at a cost of £3 billion.
- Government modelling suggests abolition is only £200 million more expensive than the taper alternative.
- The change is expected to remove **630,000 children** from absolute poverty.
- Ministers plan to link the policy to long-term improvements in educational attainment, lifetime earnings, and tax receipts.
- Ending the cap also removes the “rape clause” exemption.



Ending the Two Child Cap and the New Welfare Strategy

Wider welfare reform

- Government to set out a broader welfare overhaul through:
 - The **Timms review** of Personal Independence Payments.
 - The **Milburn review** of nearly one million young people who are NEET.
- Reeves argues that welfare must shift from a punitive system that traps people, to one enabling work and success.
- Annual spending on health and disability benefits projected to reach **£100 billion by 2030**.

Political and fiscal context

- Move seen as a concession to Labour MPs, but public opinion is wary of further welfare spending.
- Polling shows **67 per cent** of Britons prefer spending cuts over tax rises to fill the fiscal gap.
- Negative public perceptions of government economic competence remain strong.



Ending the Two Child Cap and the New Welfare Strategy

Tax and Fiscal Measures plus Impacts on Administration

- Tax measures expected in the Budget
- Freeze income tax thresholds for two more years, to 2030.
- Apply National Insurance to high-value salary sacrifice schemes.
- Revalue top-band council tax properties and introduce a surcharge on the most expensive homes.
- Introduce a pay-per-mile road charging scheme for electric vehicles.



Ending the Two Child Cap and the New Welfare Strategy

Administrative impacts on services

- Local authority revenues and benefits:
 - Increased CTR demand from families lifted out of absolute poverty but still on low incomes.
 - Potential caseload shifts as welfare reforms to PIP and NEET interventions come forward.
 - Council tax revaluation and top-band surcharge will increase assessment, appeals, and communications workload.
- Children's services and education:
 - Ending the cap expected to reduce pressures linked to child poverty, safeguarding, and low attainment.
- Transport and environmental services:
 - Pay-per-mile scheme will require new administrative systems, enforcement approaches, and public engagement.
- Treasury and DWP interfaces:
 - Higher demand for modelling, forecasting, and cross-departmental data sharing on long-term impacts.



Ending the Two Child Cap and the New Welfare Strategy

Support for spending cuts

Which of the following would you rather the government do in the upcoming budget?

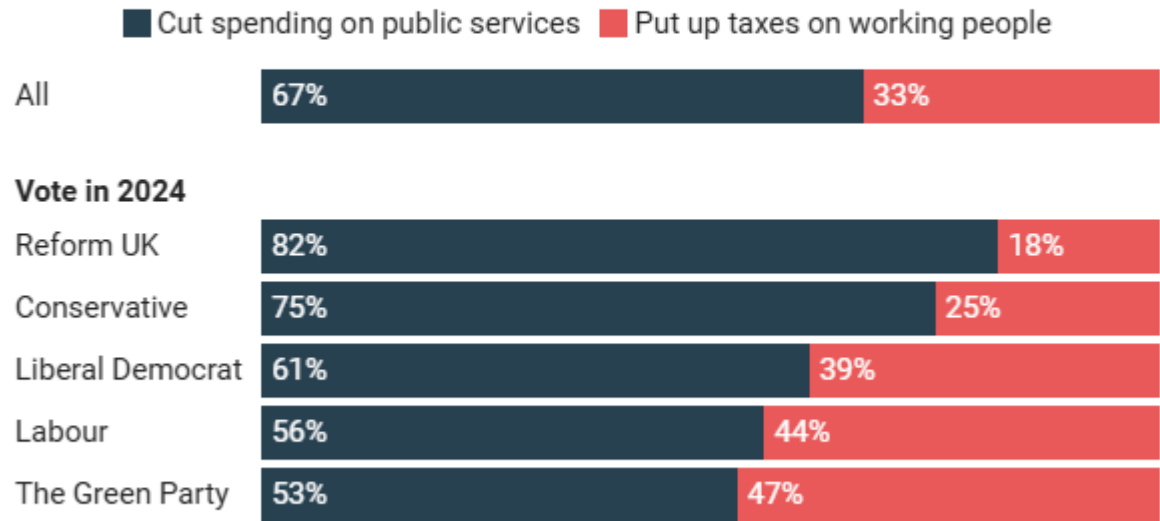


Chart: The Times and The Sunday Times • Source: More in Common



Ending the Two Child Cap and the New Welfare Strategy

Key Numbers and Statistics

- **£3bn**: Cost of abolishing the two child benefit cap.
 - **630,000**: Children projected to be lifted out of absolute poverty.
 - **£100bn**: Expected annual health and disability benefit spending by 2030.
 - **67 per cent**: Public preferring spending cuts over tax rises.
 - **47 per cent**: Believe extending the tax threshold freeze breaks Labour's manifesto pledge.
 - **<25 per cent**: Children in lowest income cohort achieving five good GCSEs.
 - **70 per cent**: Equivalent figure for children in wealthiest cohorts.
 - **People in the UK are five times more likely to be poor as adults** if they have lower educational levels.

References and Links (Separate Slide)

- Sunday Times article by Harry Yorke, “Chancellor to scrap two-child benefit cap but pledge welfare reform”, 22 November 2025.
 - Modelling referenced from Institute for Fiscal Studies on poverty impacts.
 - More in Common polling, 18–19 November 2025.
 - Supporting background material from government documentation on child poverty strategy (as cited).



Ministry of Housing,
Communities &
Local Government

Key Changes in the New Funding System

Reversing historic unfairness

- Outdated formulas that penalised deprived areas are being scrapped in favour of modern deprivation and population data.
- Funding will now follow need; councils with the highest demand will receive more support.
- Reforms aim to end postcode lotteries and close regional divides.

£5 billion investment over three years

- Targeted correction of long-standing imbalances in council funding.
- Strengthens local services as part of the national Plan for Change.

A simpler and more transparent system

- Over 30 fragmented grants consolidated into five, worth nearly £47 billion over three years.
- First multi-year Settlement in a decade introduces stability, phased transition, and funding floors.



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Ministry of Housing, Communities & Local Government

Key Changes in the New Funding System

Administrative and Service Impacts

Stronger support for high-need services

- £2.4 billion for children's social care reform; supports prevention-focused practice and greater consistency across regions.
- At least £2.4 billion over three years for a combined Homelessness, Rough Sleeping and Domestic Abuse grant; reduces reliance on temporary accommodation and funds prevention.

Improved financial fairness and certainty

- Equalisation strengthens councils with limited ability to raise income locally.
- Recovery Grant of £600 million retained for areas facing the greatest immediate pressures.

Operational impacts

- Updated data requirements and new formulas will require recalibration of financial models and MTFS planning.
- Consolidated funding streams reduce administrative burden, but transition will require system updates, governance changes, and revised reporting arrangements.
- Councils retain all additional council tax from new homes, improving incentives for local growth and affecting taxbase projections.



Ministry of Housing,
Communities &
Local Government

Key Changes in the New Funding System

Key Numbers and Statistics

- **£5 billion** additional funding for local services over three years.
 - **£47 billion** value of consolidated grant pots under the new structure.
 - **£2.4 billion** for children's social care reforms.
 - **£2.4 billion** for the new Homelessness, Rough Sleeping and Domestic Abuse grant.
 - **£600 million** Recovery Grant maintained.
 - More than **30** separate funding streams reduced to **five**.
 - New allocations based on **2025 Indices of Multiple Deprivation**, population projections, and service demand.

References and Links (Separate Slide)

- Government response to **Fair Funding Review 2.0** (Gov.uk)
 - **Local Government Finance Policy Statement** (Gov.uk)
 - **Written Ministerial Statement** by Alison McGovern
 - Ministry of Housing, Communities and Local Government press release (20 November 2025)



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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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**LA Directories
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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

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Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

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



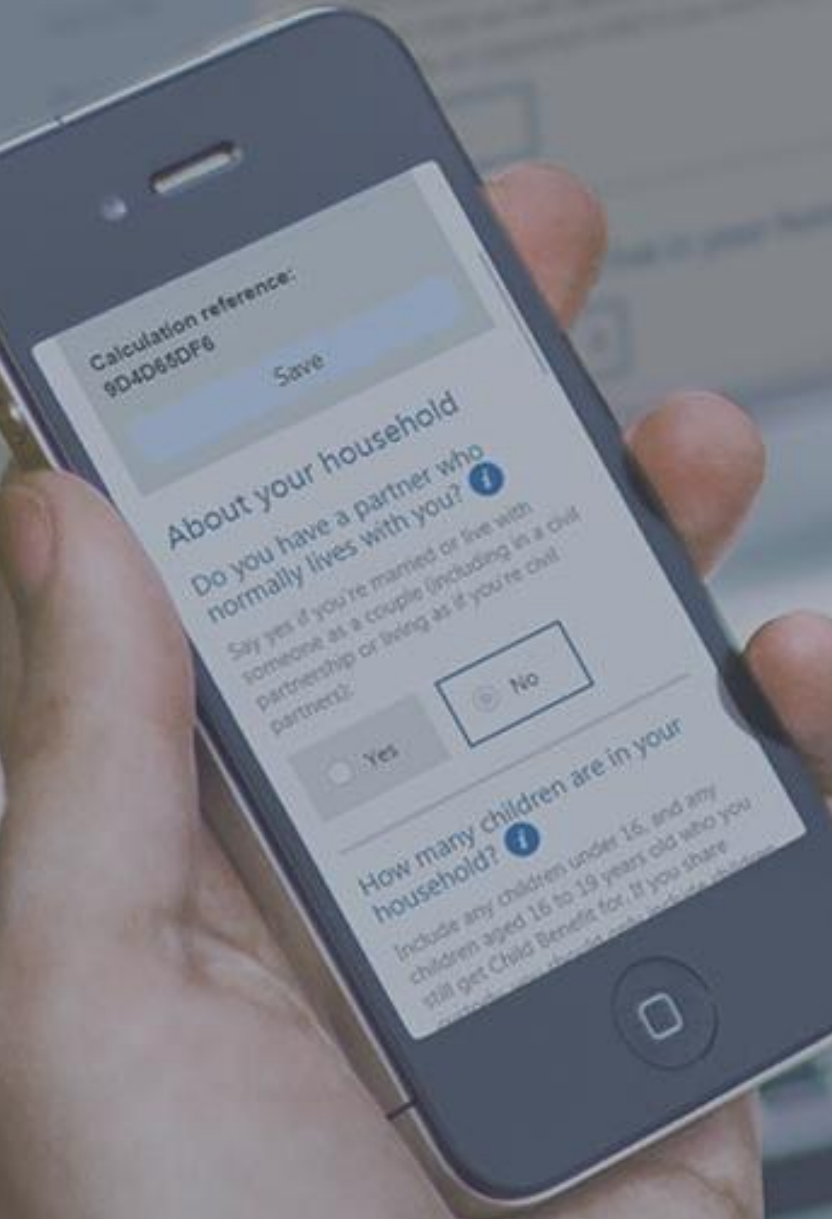
our customers:

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

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

entitledto

independent | accurate | reliable



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

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

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

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

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



Ascendant Solutions
data management

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

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

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

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

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

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



Apply4.Online®



In the news



Scottish Government
Riaghaltas na h-Alba
gov.scot

Impact of Low Growth on Scotland's Devolved Tax Take

Key Findings

- Audit Scotland reports that the benefits of devolved taxation are being weakened by Scotland's lower earnings and employment growth relative to the rest of the UK.
- Although devolved income tax powers were designed to allow Scotland to retain gains when its tax receipts grow faster than the UK's, weak growth reduces the value of these gains.
- In 2025 to 2026, the Scottish Government forecasts £1.7bn in additional Scottish Income Tax revenue; however, only £616m is expected to add to the budget due to block grant adjustments under the fiscal framework.
- Since 2015 to 2016 devolved taxes have added £4bn to Scotland's budget, although Audit Scotland suggests this should be "significantly higher".
- A lack of transparency has been highlighted, with calls for clearer public explanation of the government's fiscal strategy and how tax policy interacts with economic growth plans.



Scottish Government
Riaghaltas na h-Alba
gov.scot

Impact of Low Growth on Scotland's Devolved Tax Take

Administrative impacts:

- Increased pressure on fiscal planning due to uncertainty over net tax benefit.
- Greater analytical demands on public bodies to model tax-policy impacts and monitor earnings and employment trends.
- Additional scrutiny required to align economic development programmes with tax-base growth expectations.



Scottish Government
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Impact of Low Growth on Scotland's Devolved Tax Take

What Needs to Change

- Audit Scotland calls for clearer alignment between tax policy and economic strategies intended to grow Scotland's tax base.
- The Scottish Government is urged to set out more transparently whether tax policy will contribute to closing an anticipated £2.6bn funding gap by 2029 to 2030.
- Improved communication with the public and parliament is needed on the net effect of tax decisions after fiscal-framework adjustments.
- Stronger focus required on policies that stimulate sustainable wage growth and higher employment to maximise the benefit of devolved taxation.

Administrative impacts:

- Demand for improved cross-government coordination between finance, tax, and economic-development functions.
- Likely requirement for enhanced public-reporting processes and clearer performance measures around tax-base growth initiatives.



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Impact of Low Growth on Scotland's Devolved Tax Take

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Impact of Low Growth on Scotland's Devolved Tax Take

Key Numbers and Trends

- £1.7bn forecast increase in Scottish Income Tax revenues in 2025 to 2026.
- £616m estimated net increase to the Scottish budget after block grant adjustments.
- £4bn total budget uplift from devolved taxes since 2015 to 2016.
- £2.6bn projected funding gap by 2029 to 2030.
- Earnings and employment growth continue to lag behind the UK average, reducing the net fiscal benefit.

References

- Audit Scotland statements and analysis (14 November 2025).
- Coverage by Public Finance (Christian Doherty, 14 November 2025).
- Scottish Fiscal Framework rules governing block grant adjustments.



In Partnership
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Limited

Profits Extracted from Local Authority Care Contracts

Key Findings

- Analysis by the Reclaiming Our Regional Economies (RORE) programme shows private care providers in the North East, South Yorkshire and the West Midlands made **£256m in profit** from local authority-funded care between 2021 to 2022 and 2023 to 2024.
- More than a third of these providers are owned by private equity or companies based in tax havens.
- Large sums were diverted away from frontline care: **£45m in dividends** paid to shareholders and **£33.6m in interest**, up to 60% of which flowed to private equity and tax-haven owners.
- Directors' pay was up to **60 times higher** than the average frontline worker, many of whom were paid below the living wage.
- RORE argues this “extraction” weakens adult social care and residential children’s services by funnelling public money into profit rather than service quality or workforce pay.

Profits Extracted from Local Authority Care Contracts

Administrative impacts:

- Increased scrutiny for commissioning teams when assessing provider financial resilience and governance.
- Higher due-diligence requirements in procurement to understand ownership structures, dividend policies and debt financing.
- Pressure on contract-management teams to monitor profit extraction, service quality and workforce conditions more closely.

Profits Extracted from Local Authority Care Contracts

Implications and Recommended Actions

- RORE calls for the government to limit how much profit can be taken out of publicly funded care services.
- Strong case made for procurement reform to prioritise organisations that reinvest locally rather than extract value for investors.
- Highlights risks to service continuity where providers rely on high levels of debt or offshore ownership structures.
- Suggests local authorities review contract criteria to support not-for-profit, co-operative or community-based care models.

Administrative impacts:

- Commissioning teams may need to re-design tender scoring to emphasise reinvestment, workforce conditions and local value.
- Potential need for new reporting requirements on provider profitability, debt servicing and dividend extraction.
- Likely rise in contract-monitoring workload to ensure that funding supports service quality, fair pay and sustainability.

Profits Extracted from Local Authority Care Contracts

Key Numbers and Trends

- **£256m** profit extracted from three regions over three years.
- **£45m** paid in dividends to shareholders.
- **£33.6m** paid in interest; up to **60%** went to private-equity and tax-haven-owned firms.
- Directors earned **up to 60 times** the average frontline care worker.
- Significant proportion of workers paid **below the living wage**.

References

- Reclaiming Our Regional Economies (RORE) analysis, 2021 to 2024.
- Public Finance coverage by Huw Morris, 14 November 2025.
- Companies House filings for contracted care providers.



UK Housing Market Slowdown Ahead of the November Budget

Key Developments in the Housing Market

- Asking prices fell by 1.8 percent in November, the largest November drop since 2012.
- Market slowdown linked to speculation about tax changes in the Chancellor's upcoming Budget on 26 November.
- Average new seller asking price now £364,833.
- Thirty four percent of homes reduced their asking prices, with average cuts of around 7 percent, the highest rate since February 2024.
- Higher priced homes appear most affected; properties under £500,000 show less disruption.
- Increased supply of homes for sale continues to restrain price growth as sellers price more competitively.
- Seasonal slowdown has arrived early due to financial uncertainty and delayed Budget timing.



UK Housing Market Slowdown Ahead of the November Budget

Impacts on Service Administration

- Housing and planning teams may face delayed activity as both buyers and sellers pause decisions pending Budget outcomes.
- Revenues from stamp duty and associated local transactional activity (searches, planning enquiries, valuations) may dip temporarily.
- Local authority housing teams may see slower churn in private sector moves, affecting homelessness prevention and temporary accommodation flows.
- Demand for advice services from residents concerned about affordability, mortgage rates and future tax changes may rise.
 - Potential slowdown in mortgage lending growth in 2026 could limit first time buyer movement and reduce wider market mobility.
- Longer transaction times likely if buyer caution persists, placing pressure on conveyancing, land charges, and associated administrative services.

UK Housing Market Slowdown Ahead of the November Budget

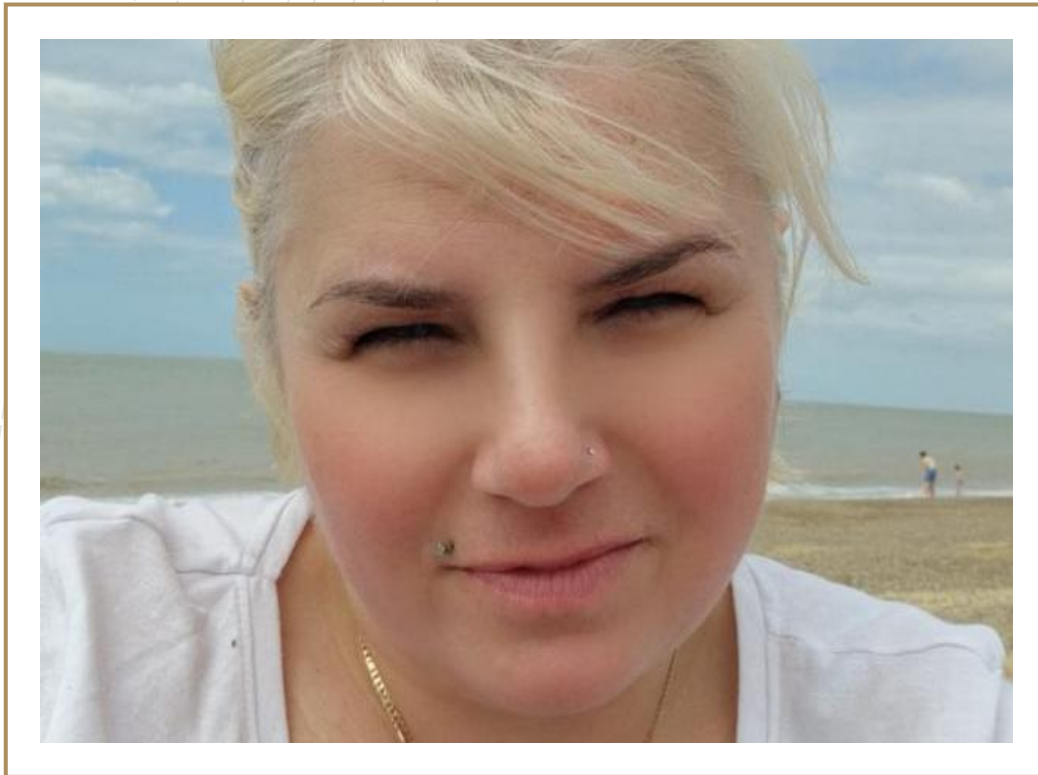
Key Numbers and Indicators

- 1.8 percent monthly fall in asking prices in November against a decade average of 1.1 percent.
- £6,589 average price drop; average asking price now £364,833.
 - Thirty four percent of listed homes have reduced their price; average cut 7 percent.
- Number of homes on the market at a decade high, increasing competitive pricing pressure.
- UK mortgage lending: expected net growth 3.2 percent in 2025, slowing to 2.8 percent in 2026.
- EY outlook forecasts a temporary dip in financial services performance in 2026, with recovery in 2027 and 2028.

References and Links (Separate Slide)

- Rightmove House Price Index data reported by The Guardian, 17 November 2025.
- EY Item Club, UK Financial Services Outlook (mortgage lending forecast).
- HM Treasury Budget date: 26 November 2025.

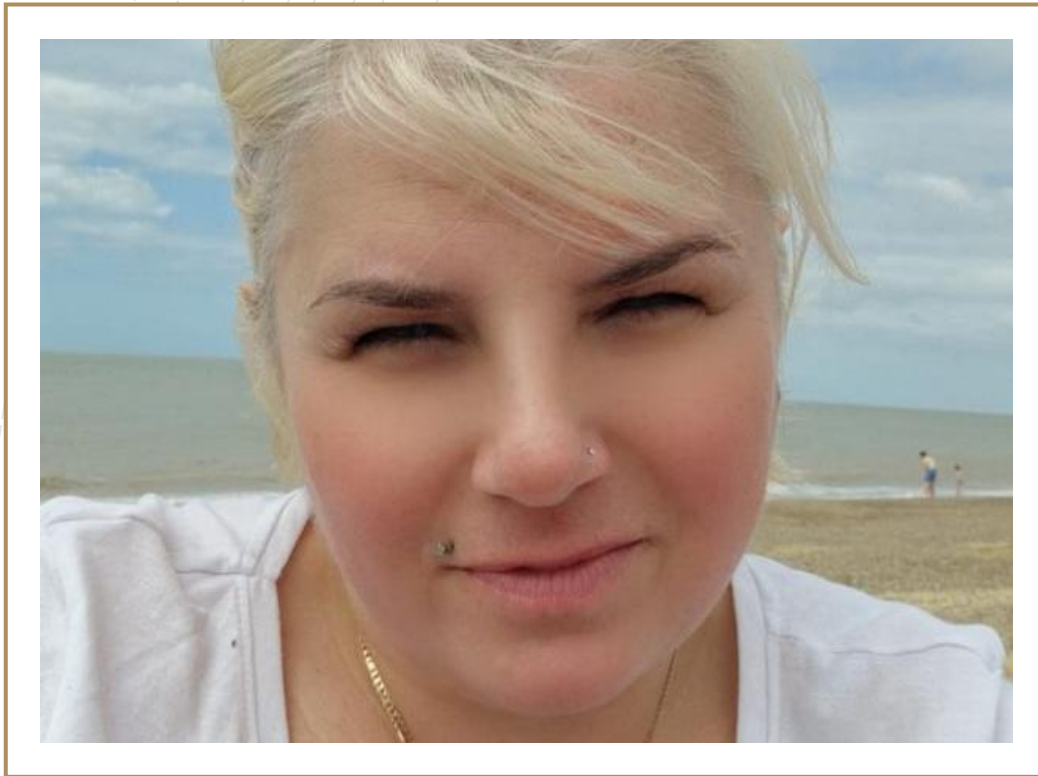
Council Tax Support Fraud Case: Key Facts and Administrative Implications



Thetford woman admits £7k council tax support fraud

- Brygida Kuczkowska illegally claimed **£7,198** in Council Tax Support between **March 2019 and November 2024**.
- She falsely declared **sole occupancy** and **low income**, failing to disclose that her partner lived with her and was in full-time work.
- A **fake postal address** was created by her partner to maintain the deception.
- Fraud was uncovered through a **National Fraud Initiative (NFI) data-match**, which identified more than one adult at the property.
- Further checks by the council linked bank accounts, employment records and holiday bookings to the household.
- She pleaded guilty to **two counts of fraud by false representation** and one count of **failing to disclose a material fact**.
- Overpayments have been repaid in full.
- Magistrates imposed **£550 in fines and costs**, taking into account personal circumstances.

Council Tax Support Fraud Case: Key Facts and Administrative Implications



Operational and service implications

- **Importance of data-matching:** NFI proved central in detection, underlining the need for regular participation and effective follow-up by Revenues and Benefits teams.
- **Verification pressures:** Cases involving concealed partners require more intensive checks of residency, income and household composition, adding to workloads.
- **Risk indicators:** Sole occupancy claims remain a high-risk area for fraud; councils may need to refresh risk-based review processes.
- **Recovery and enforcement demands:** Even where money is repaid, officer time is consumed through investigation, interviews, evidence gathering and liaison with prosecutors.
- **Fraud prevention messaging:** Case reinforces the need for clear guidance to residents on change-of-circumstances reporting obligations.
- **Reputational considerations:** Public cases may increase demand for transparency around council checks and could prompt additional FOI requests.

Council Tax Support Fraud Case: Key Facts and Administrative Implications

Key Numbers and Statistics

- **£7,198** claimed dishonestly over **5 years 8 months**.
 - Household presented as living on **less than £200 per week** despite partner's full-time employment.
 - Fraud supported by **one false address** and uncovered through **one NFI residency match**.
 - Timeline included **bank checks, employment verification, and two holiday bookings** (2020 and 2023) that linked partner to the property.
 - Offender resident in the UK since **2005**; mobility issues following a **2015 accident** noted in mitigation.

References and Links

- Eastern Daily Press – *Thetford woman admits £7k council tax benefit fraud*, 21 November 2025.
 - Norwich Magistrates' Court reporting.
 - National Fraud Initiative (Cabinet Office): Data matching for fraud prevention.

Government Investment Package for UK AI Hardware and Growth Zones

Key Facts

- Government has announced a £100 million “first customer” advance market commitment to support UK AI hardware startups, modelled on Covid vaccine procurement.
- Aim is to help British chip companies scale by guaranteeing government purchase once their products meet defined standards.
- Ministers acknowledge the sum is small compared with global investment but present it as targeted leadership in areas where the UK can be world leading.
- UK private investment in AI reached only \$4.5 billion last year, far below the USA’s \$109.1 billion, underlining the scale of the challenge.
- A new AI Growth Zone has been launched in South Wales, backed by £10 billion of private sector investment from companies including Microsoft and Vantage Data Centers.
- The Zone is expected to create at least 5,000 jobs; government contribution is £5 million.
- A £500 million Sovereign AI Unit will be chaired by James Wise to build and scale UK capability.
- Additional funding includes £137 million for AI driven drug and treatment research and £250 million for free compute access for researchers and startups.
- Industry observers welcome the direction of travel but question whether the sums involved are sufficient for genuine global competitiveness.

Government Investment Package for UK AI Hardware and Growth Zones

Impacts on the Administration of Services

- Local authorities in Growth Zone regions may need to scale planning, economic development, digital infrastructure and skills programmes to support rapid industry expansion.
- Increased coordination with higher education, research bodies and tech firms will be required to leverage investments, workforce pipelines and inward investment opportunities.
- Demand for high capacity computing, grid upgrades and data centre planning could place additional pressure on local planning and environmental regulatory services.
- National agencies and research councils will need new processes for allocating free compute resources and monitoring their use, creating administrative overhead.
- Public bodies may need to reassess procurement strategies to align with the “first customer” model, including evaluation of UK chip products when they meet performance standards.
- Workforce implications include higher demand for specialist digital skills, requiring updates to local training, labour market support and apprenticeship frameworks.
- If investment accelerates regional economic activity, councils may face increased demand for housing, transport, utilities and community infrastructure.

Government Investment Package for UK AI Hardware and Growth Zones

Key Numbers and Indicators

- £100 million advance market commitment for UK AI hardware.
 - £10 billion private investment into the South Wales AI Growth Zone, with government support of £5 million.
 - At least 5,000 jobs expected in the Growth Zone.
 - £500 million for the Sovereign AI Unit.
 - £250 million for free compute access for researchers and startups.
 - £137 million for AI in drug and treatment discovery.
 - UK private AI investment last year: \$4.5 billion; US equivalent: \$109.1 billion.

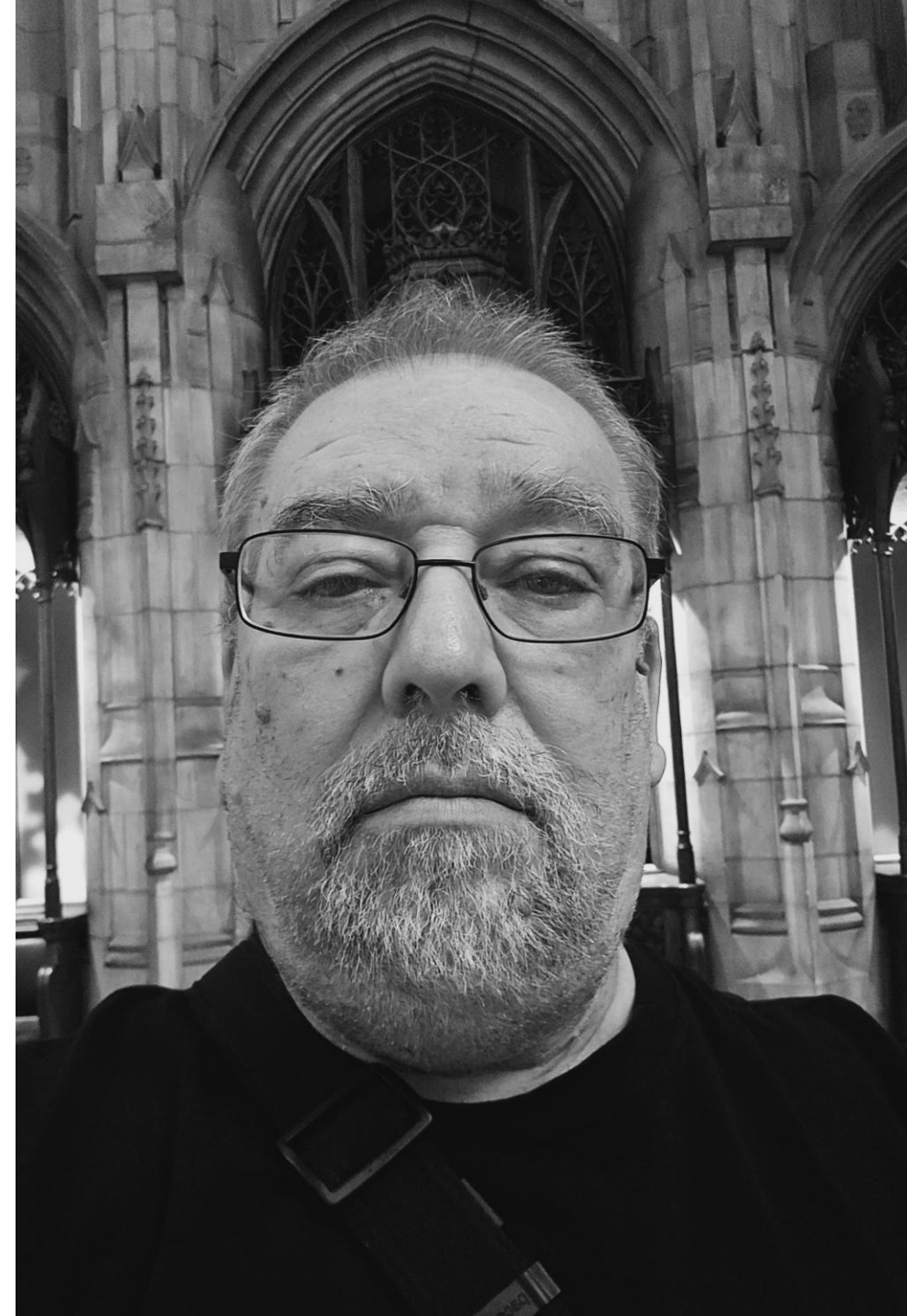
References and Links

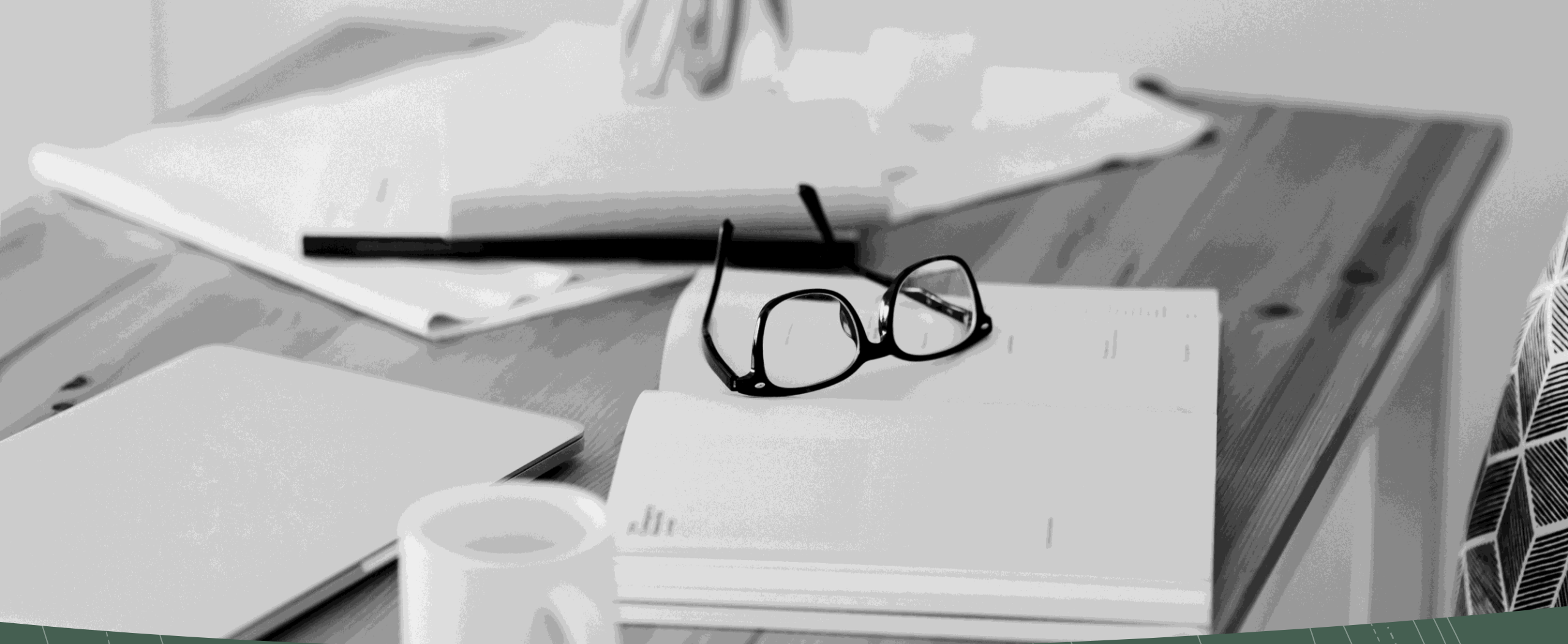
- Tom Allen, “UK government to support local industry in £100m AI hardware purchases”, 21 November 2025.
 - Department for Science, Innovation and Technology: announcements on AI Growth Zones and Sovereign AI Unit.
 - Financial Times, government statements on sectoral AI deployment.

Quote of the Week

"Fraud used to be a craft. Now it's a subscription service." – Malcolm Gardner

Malcolm Gardner is a local-government specialist who leads Visionary Network, helping councils modernise revenues, benefits and wider public-service delivery through data, analytics and practical reform. He is also an active community leader in Wetherby, contributing to civic, planning and estate-management initiatives with a focus on fairness, transparency and local engagement..





Side View



Rise of Strategic 'Mega Authorities' and Local Government Reorganisation

Key Changes and Drivers

- The government's English devolution white paper proposes powerful strategic authorities of around 1.5 million people, led by directly elected mayors with responsibility for housing, planning, transport, energy and skills.
- Devolution is tied to compulsory local government reorganisation: all two-tier areas and smaller or failing unitaries must consolidate into new authorities of at least 500,000 residents.
- Six areas are fast-tracked: Cumbria, Cheshire and Warrington, Norfolk and Suffolk, Greater Essex, Sussex and Brighton, and Hampshire and Solent.
- Aims include greater efficiency, improved capacity, stronger economic leadership and faster decision-making without the need for unanimity among constituent councils.
- Leaders highlight the benefits of unitary structures for strategic planning and regeneration but warn that structural change alone will not resolve pressures in social care, SEND or homelessness.



Rise of Strategic 'Mega Authorities' and Local Government Reorganisation

Administrative impacts:

- Major transformation workload: boundary setting, system merging, asset rationalisation, contract alignment and workforce integration.
- Increased demand on commissioning, finance and legal teams to manage legacy risks, debt settlements and governance during transition.
- Need for strengthened local engagement mechanisms to retain democratic accountability at scale.



Rise of Strategic 'Mega Authorities' and Local Government Reorganisation

Risks, Challenges and Sector Concerns

- Local authorities face significant operational challenges: aligning IT systems, budgeting across dissolving boundaries and maintaining services during structural upheaval.
- Evidence from recent unitarisations shows sizeable savings are possible (North Yorkshire: £60m; Northamptonshire: £85m) although full benefits take years to realise and come with high upfront costs.
- Risk that outgoing councils commit to major contracts or dispose of assets, constraining the financial flexibility of new authorities.
- Concerns over loss of local identity and accessibility where new unitaries represent half a million residents or more.
- Think-tanks warn the model fails to address wider public service reform, particularly integration with health systems.
- Treasury resistance to local fiscal powers (e.g. tourist taxes) limits meaningful autonomy and may undermine the strategic model.



Rise of Strategic 'Mega Authorities' and Local Government Reorganisation

Administrative impacts:

- Requirement for central oversight mechanisms to prevent financially weakening decisions by outgoing authorities.
- Increased coordination between public services to avoid fragmentation across large strategic footprints.
- Long-term need for new governance, scrutiny and local-voice arrangements to maintain legitimacy and transparency.

Rise of Strategic 'Mega Authorities' and Local Government Reorganisation

Key Numbers and Facts

- Strategic authority population target: **1.5 million**.
- Minimum size for new unitaries: **500,000** residents.
- North Yorkshire savings: **£60m** expected by March (after **£20m** costs).
- Northamptonshire savings: **£85m**, costs **£18m**.
- Six fast-track devolution areas designated.
- 30 years since many existing unitary authorities (e.g. Medway) were created; reorganisation cycle now restarting at national scale.


References

- Public Finance article by Kerry Lorimer, 9 May 2025.
- English Devolution White Paper (HM Government).
- Statements from North Yorkshire Council, West Northamptonshire Council and Kent/Medway leaders.
- Commentary from the Reform think-tank and local government sector representatives.



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Surrey Local Government Reorganisation: Creation of East and West Surrey Unitaries

Key Developments and Drivers

- Surrey's reorganisation, initiated in late 2024, will abolish the county council and all 11 districts to form two new unitary authorities: **East Surrey** and **West Surrey**.
- Elections take place in May 2026, with the new unitaries assuming full responsibilities from April 2027 (subject to parliamentary approval).
- Government policy rules out a single Surrey unitary due to the parallel creation of a strategic mayoral authority; options narrowed to two or three unitaries, with local leaders ultimately backing the "two" model.
- Populations exceed the government's recommended 500,000 threshold (East: 545,798; West: 657,309), prompting concern from the District Councils Network about reduced local responsiveness.
- County Councils Network supports the decision, arguing the scale is necessary to achieve savings, resilience and capacity improvements.

Administrative impacts:


- Large-scale merger of 12 authorities' systems, data, governance, assets and workforces into two new organisations.
- Significant planning required for service disaggregation, boundary realignment and harmonisation of policies and contracts.
- Increased demand for public-facing communication to support residents during transition, ensuring continuity of key services including care.



Surrey Local
Government
Reorganisation:
Creation of East and
West Surrey Unitaries

Risks, Challenges and Early Lessons

- Local leaders acknowledge that although the financial case for two unitaries is stronger overall, benefits may take longer to materialise than central government expects.
- The reorganisation is complicated by **Woking Borough Council's £2.1bn debt**, which transfers to West Surrey and raises concerns over fairness for residents in financially conservative districts.
- Government has indicated it will repay **£500m** of this debt in 2026 to 2027, but uncertainty remains over the longer-term burden on the new authority.
- Risk that East and West Surrey begin life with significantly different financial resilience, requiring early intervention and tailored support.
- Leaders stress the need for clarity in proposals on how debt will be handled, as well as strong governance to avoid late-stage spending sprees or major contracts by outgoing councils.

A scenic landscape featuring a river flowing through a lush green area. In the background, a building with a prominent tower is visible through the trees. The foreground shows a grassy bank and a path.

Surrey Local Government Reorganisation: Creation of East and West Surrey Unitaries

Administrative impacts:

- West Surrey faces greater immediate financial-stability workload, including debt-management planning and potential restructuring.
- Heightened need for unified commissioning and financial-governance frameworks to manage inherited liabilities.
- Pressure on transformation teams to deliver integration at pace while maintaining business-as-usual services.

Surrey Local Government Reorganisation: Creation of East and West Surrey Unitaries

Key Numbers

- 2 new unitary authorities to replace 11 districts + the county council.
- Population (Census): East Surrey 545,798; West Surrey 657,309.
- Woking debt: £2.1bn (equivalent to £20,601 per resident).
- Government pledge: £500m debt repayment support in 2026–27.
- Reorganisation timetable: Elections **May 2026**; full transfer **April 2027**.

References

- Public Finance article by Christian Doherty, 17 November 2025.
- Statements from Mole Valley, Elmbridge and the County Councils Network.
- Government policy on unitary population thresholds and mayoral strategic authorities.



Leeds City Council: £101m Savings Requirement for 2025–26

Key Drivers and Financial Position

- Leeds City Council must find **£101.5m of savings** in 2025–26, with a further **£98.3m** required over the following two years.
- The funding gap is driven by **volatile and rising demand** in children’s and adults’ social care, alongside significant cost increases in temporary accommodation.
- The council faces an **in-year overspend of c.£40m**, largely due to children’s services, with the children and families budget rising by **£12.8m since August**.
- Overspends this year will be covered through reserves and contingency funding, though this reduces financial resilience.
- Since 2010, Leeds has experienced a **real-terms funding reduction of £465.9m**, equal to **70% of its budget**, and has already delivered **£730.2m of savings**, including a 20% reduction in workforce.



Leeds City Council: £101m Savings Requirement for 2025–26

Administrative impacts:

- Increased pressure on forecasting, commissioning, and service-demand modelling, especially in social care.
- Necessity for tighter contract management, cost-control measures and corporate rationalisation (estate, staffing, senior posts).
- Heightened scrutiny over reserves, financial sustainability and adequacy of contingency arrangements.



Leeds City Council: £101m Savings Requirement for 2025–26

Implications for Services and Next Steps

- Budget proposals for how the £101.5m will be delivered are expected in December; significant service redesign and prioritisation are likely.
- Rising inflation, energy and fuel costs continue to push up baseline running costs across council operations.
- Children’s and adults’ services remain difficult to predict, requiring strengthened intelligence, improved commissioning strategies and earlier-intervention models.
- Political debate is intensifying, with opposition groups warning of worsening services and rising bills; the administration emphasises efforts to protect vulnerable residents and maintain core services.
- The government’s final financial settlement remains crucial; last year Leeds received a **£20m recovery grant**, though future support is uncertain.



Leeds City Council: £101m Savings Requirement for 2025–26

Administrative impacts:

- Budget-setting will require cross-council coordination, risk-mitigation planning and workforce management, including possible restructures.
- Demand-heavy directorates (children's, adults, housing) will face stronger performance monitoring and tighter budget controls.
- Communications teams will need to support public understanding of savings proposals and service changes.

Leeds City Council: £101m Savings Requirement for 2025–26

Key Numbers

- **£101.5m** required savings in 2025–26.
- **£98.3m** more required in 2026–27 and 2027–28.
- **£40m** projected overspend this year.
- **£12.8m** rise in children and families budget since August.
- **£465.9m** real-terms funding reduction since 2010 (70% of budget).
- **£730.2m** savings already delivered since 2010; workforce reduced by **20%**.
- **£20m** recovery grant received last year.

References

- BBC News, Gemma Dillon, 20 November 2025.
- Leeds City Council financial reports and statements to senior councillors.

Government Consultations on Widescale Local Government Reorganisation



Overview of the Consultations and Government Position

- Six consultations launched covering seventeen proposals for local government reorganisation across East Sussex, Brighton and Hove; Essex, Southend and Thurrock; Hampshire, Isle of Wight, Portsmouth and Southampton; Norfolk; Suffolk; and West Sussex.
- Reorganisation is described by ministers as central to the Government's vision for growth through empowered unitary and strategic authorities.
- Consultations run to 11 January 2026 and are open to councils, public service partners, businesses, voluntary and community bodies, and residents.
- Where boundary changes are proposed, the Local Government Boundary Commission for England will be consulted.
- Government will assess proposals against published criteria and may implement them, with or without modifications, subject to parliamentary approval.
- Ministerial reminder issued to councils on adherence to publicity rules during the consultation period, stressing objectivity and even handedness.

Government Consultations on Widescale Local Government Reorganisation

Administrative and Service Impacts

- Potential shift to fewer, larger unitary councils would require substantial structural, governance and workforce changes, with transition planning across finance, HR, ICT, and democratic services.
- Service areas such as adult social care, children's services, highways, planning, revenues and benefits, and public health would face integration tasks and harmonisation of policies, contracts, systems and data.
- Risk identified by sector bodies that proposed "mega councils" may fragment existing high performing services or split county wide care systems below population thresholds.
- District councils highlight the need to protect local identity and community level responsiveness, warning against centralised structures that may increase distance from residents.
- County councils argue that larger unitary areas can reduce duplication, produce savings, and reinvest in frontline services.
- Consultation responses likely to increase workloads for policy, governance and communications teams, alongside member and public engagement activity.
- Boundary changes may require parallel work with LGBCE on warding arrangements, electoral reviews and transition electoral timetables.



Government Consultations on Widescale Local Government Reorganisation



Key Numbers and Proposal Breakdown

Consultation scope:

- 6 consultations, 17 reorganisation proposals across 6 geographic areas.

Proposal types:

- Essex, Southend, Thurrock: 4 proposals (3, 4, 4 and 5 unitary models).
- Hampshire, Isle of Wight, Portsmouth, Southampton: 4 proposals (4 and multiple 5 unitary models, with IoW unchanged).
- Norfolk: 3 proposals (1, 2 or 3 unitary councils).
- Suffolk: 2 proposals (1 or 3 unitary councils).
- West Sussex: 2 proposals (1 or 2 unitary councils).

Population criteria:

- Government expectation that new unitary councils should generally exceed 500,000 residents and avoid fragmentation of key services.

References and Links

- Local Government Ministerial Statement, 20 November 2025.
 - Local Government Reorganisation Consultations, Department for Levelling Up, Housing and Communities (DLUHC).
 - District Councils' Network and County Councils Network public statements (20 November 2025).
 - Local Government Boundary Commission for England: role in boundary related proposals.



Financial Sustainability Risks in Welsh Local Government

Key Facts

- The Auditor General for Wales has warned that several Welsh councils are “very close” to issuing a section 114 notice, which would effectively declare bankruptcy.
- Although no authority is yet at the point of issuing a notice, a number are in “fragile and sensitive” financial positions.
- Demand led pressures are driving financial risk, particularly in children’s services, additional learning needs and temporary accommodation, where costs are volatile and difficult to predict.
- Councils near the sustainability threshold could be tipped over by one or two significant high cost cases.
- The Auditor General argues that the Welsh model of public service delivery is “unsustainable on its current trajectory”, with demand rising faster than funding.
- He stresses that improving productivity and value for money is essential, although he remains optimistic that sustainability can be restored.
- Poor governance remains a risk factor. While most public bodies are well run, examples of failures have damaged public trust and sometimes incurred financial settlement costs.



Financial Sustainability Risks in Welsh Local Government

Impacts on the Administration of Services

- Councils may need to strengthen real time financial monitoring, forecasting and demand management in high risk service areas.
- Service leads may face tighter spending controls, reduced flexibility and more scrutiny over individual placements, case costs and demand assumptions.
- Financial fragility could lead to recruitment freezes or delayed commissioning, affecting service capacity and responsiveness.
- Local authorities may need to accelerate productivity programmes, digital improvements, contract reviews and service redesign to stabilise budgets.
- Governance teams will face greater scrutiny to ensure decision making is robust, transparent and compliant, reducing the risk of costly disputes.
- Councils approaching section 114 thresholds may also require stronger partnership working with health, education and housing bodies to mitigate demand growth and reduce avoidable cost pressures.

Financial Sustainability Risks in Welsh Local Government

Key Numbers and Indicators

- Several councils “very close” to issuing section 114 notices.
 - Demand pressures centred in:
 - children’s services
 - additional learning needs
 - temporary accommodation.
 - Auditor General’s term ends September 2026; legacy reflections due this year.
 - Key message: demand rising faster than funding across all service areas.
 - Governance failures create both financial costs and wider reputational damage to public confidence.

References and Links (Separate Slide)

- Local Government Lawyer, 17 November 2025: “Some Welsh councils close to issuing section 114 notices, Auditor General warns”.
 - Evidence of Auditor General Adrian Crompton to the Senedd Finance Committee.
 - Local Government Finance Act 1988 – section 114 provisions.



Legal Issues of Note



Job Adverts From Business Smart Solutions



BUSINESS SMART

SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner





Meet The Team



**Ben
Moreton**

CEO



**Mark
Thomas**

Operations



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

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

#TeamBSS - Sam Goddard



Benefits Officer (NEC)



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

We are looking for 2 Benefits Officers to join our clients team to administer the Housing Benefit and Council Tax Support Scheme in accordance with Legislation and Council Policy and provide assistance to the public in writing & by telephone.

- Process and maintain all types of Benefit and Support Claims received
- Manage information received from customers and external agencies and input to processing systems
- Use data received from customers and external agencies to make decisions on complex benefit cases
- Identify cases where discretion is required to be exercised
- Identify cases where there is suspicion of fraud and refers such cases to the Single Fraud Investigation Service for action.
- Keep up to date with legislation via training provided
- Ensure claims are assessed accurately to ensure subsidy is maximised

What we're looking for:

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

- Great working experience of NEC(Nortgate)
- Experience of Housing Benefit & Council Tax Support Assessments

To find out more or to apply

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



Generic Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £30,000.00 per annum | Hybrid

Our good client in the East of Endland is seeking multiple Revenues & Benefits Officers, on a permanent, full-time basis.

Roles are offered on a remote basis with the understanding you may be asked to work from the office once every 2-3 days, and initially for the first few days for training & set-up.

- Assessment of HB & CTR claims
- To determine Council Tax liability in accordance with relevant primary legislation and case law
- To have and maintain a working knowledge of the Local Government Finance Act 1992 and case law
- Determine and award discounts and exemptions in accordance with primary legislation and case law
- Gather information, explain decisions, and provide advice to the public and their representatives by email, letter, and telephone regarding council tax liability

What we're looking for:

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

- A minimum of 3 years Revenues or Benefits experience
- Be a skilled Civica OpenRevenues user

To find out more or to apply

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

Trainee Enforcement Agent



Permanent | £25,000 basic salary | London or Nationwide

Salary: £25,000 basic salary increasing to £28,500 once certified with a lucrative monthly commission scheme, meaning your earnings are uncapped. (We pay fees on a pro-rata basis).

Core responsibilities of the role include:

- Undertaking field based/Classroom training to learn the necessary skills to become a Certificated Enforcement Agent.
- Travelling to various addresses, observing and job shadowing certificated Enforcement Agents.
- Completion of training course resulting in Level 2 qualification in Taking Control of Goods.
- Completion of the Level 2 Taking Control of Goods examination.
- Attending the County Court, either in person or virtually to demonstrate that you are a fit and proper person to be certificated.

What we're looking for:

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

- No experience is required as all training will be supplied.
- Ideal candidates will have worked in relevant roles including Civil Enforcement, Armed Forces, Security, Police, Parking/traffic Management, and jobs where Customer Service is a key element of the role.
- Full clean UK driving license is required (minimum of 2 years).

To find out more or to apply

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

Benefits Team Leader (NEC/Northgate)



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

Our good client in the North West is seeking a Benefits Team Leader on a fully remote basis.

The successful candidate must have strong Housing Benefit/Council Tax Reduction assessment skills, be an advanced NEC (Northgate) user and able to lead and motivate a large team.

What we're looking for:

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

- Strong Housing Benefit/Council Tax Reduction assessment skills
- The ability to lead and motivate a Benefits team
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- An advanced NEC (Northgate) user

To find out more or to apply

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

Senior NDR Officer (NEC)

16hrs per week



8 weeks initially | £30 per hour (umbrella) | Remote

The role requires an experienced Interim Senior NDR/Business Rates Officer on a short-term basis who can help the team with complex queries, writing procedures & training.

The role is offered on a fully remote basis, laptop will be couriered.

What we're looking for:

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

- Strong Senior Revenues/NDR skills
- Experience of NEC(Northgate)
- IRRV qualified or relevant experience
- Able to deal with complex queries and support new members of staff
- Write procedures and support with training

To find out more or to apply

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

Revenues Manager (Academy)



3 months initially | £450 per day (umbrella) | Hybrid

Location: Hybrid – 2–3 days in the office per week

Purpose and impact:

The role of the Revenues Manager is to ensure delivery of a high-quality Council Tax and Business Rates (NDR) billing and recovery service in line with customer requirements and regulations and to drive forward cost-efficient digital services and performance.

As part of the Management Team the role holder will deputise for the AD and provide strong professional leadership and management for the Revenues service for West Northamptonshire Council.

What we're looking for:

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

- IRRV qualified to current Level 7
- Extensive knowledge of Council Tax and Business Rates legislation
- Up to date knowledge of current best practice in both Council Tax and Business Rates
- Management experience is essential as this role will be managing 7 direct reports

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.

[!\[\]\(14abeea2bc9e768a1eb56545bc1ea001_img.jpg\) Start your journey today – register now!](#)

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

[Contact us here](#)



Payroll Solution

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



umbrella.co.uk
account | consult | reward

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

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

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



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

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

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser

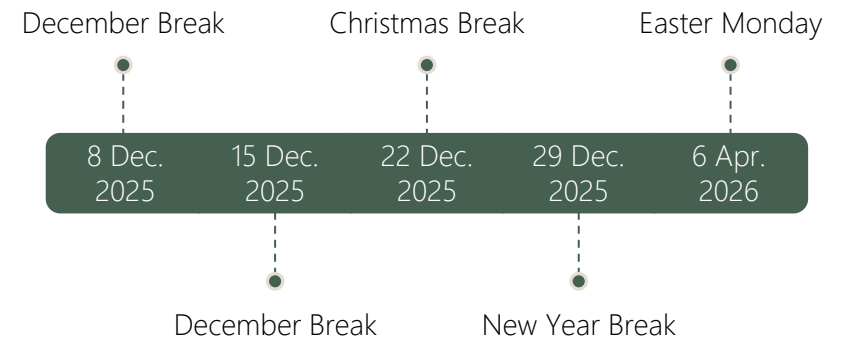


Previous Recordings





Dates where there will be no sessions





Other Workshops



Thursday 29th January 2026

2026: Reorganisation, Reform & Results: Shaping the Future of Local Government

Leeds Civic Hall, Calverley
Street, LS1 1UR



Reorganisation, Reform & Results: Shaping the Future of Local Government

Event by [Ascendant Solutions Ltd](#)

Thu, Jan 29, 2026, 9:30 AM (your
local time)

Live and Online

Event

link<https://preview.mailerlite.io/forms/657684/168311692752585951/share>



WELFARE TOGETHER

Vulnerability & Debt Advice Skills Training



Welfare
Together

Join Tracey Stone & Fiona Monk in Leeds 26th January 2026

Improve your teams key support skills

Focus areas for the day:

Spot vulnerability indicators and adapt support accordingly
Identify and prioritise debts effectively

Tackle difficult money conversations without judgement
Connect people with the right debt advice services

What attendees have said:



“It’s not often you attend a course and find that you’re totally engaged from start to finish, and the time seemed to go by very quickly.” – FK



“I really enjoyed the session.”- LP





“REACHING, HELPING, AND EMPOWERING”

We're excited to offer **in-person training** - on 26th January 2026,
@1 Park Lane, Leeds LS3 1EP.

Registration from 9:30am
Start 10am - 3pm

details to be confirmed.

Special offer: £99 + vat per person – **only £79 + vat** if booked
st December 2025.

Guest Speakers – Greg Flewitt & Deborah Nigh

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

Email Tracey.stone@welfaretogether.co.uk





VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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





Blogs

Thoughts from the panel

Blogs



Why We Should Not Be Surprised That Reform UK's Councils Are Struggling by Malcolm Gardner

[Why We Should Not Be Surprised That Reform UK's Councils Are Struggling – Visionary Network](#)

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/>

Blogs

Benefits in the Future

- Big differences in Pension Credit take-up revealed
 - [Big differences in Pension Credit take-up revealed – 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/>

Blogs

entitledto
independent | accurate | reliable

- [Benefit take-up may be getting worse, but it's hard to know](#)
by Phil Agulnik
- 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>

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

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

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

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

Limited ambition?

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

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

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

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

Institute of Fiscal Studies Blogs

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

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

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

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

Exploring regional differences in public spending across England by Bee Boileau Max Warner Ben Zaranko

<https://ifs.org.uk/articles/exploring-regional-differences-public-spending-across-england>

IFS Spring Statement Analysis

<https://ifs.org.uk/collections/spring-statement-2025>

The IFS Scottish Budget Report – 2025–26 by Stuart Adam Bee Boileau Jonathan Cribb Magdalena Domínguez Laurence O'Brien David Phillips Sam Ray-Chaudhuri Luke Sibieta Darcey Snape

<https://ifs.org.uk/publications/ifs-scottish-budget-report-2025-26>





VISIONARY NETWORK

About Visionary Network

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.



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.

