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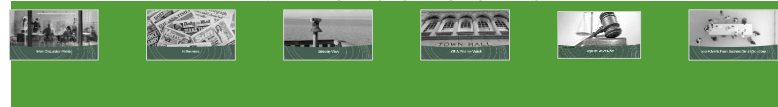


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Revenues and Benefits Discussion Group

[Meeting Link](#)

2 February 2026



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
- Michael Fisher, St Helens Council
- 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
- Julie Smethurst, Tameside Council
- Kevin Stewart, Visionary Network
- 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.



In Partnership with



Business Rates & TT Reports

Information & Lobbying



Discussion Points

Business rates for pubs: April 2026 changes

Discussion prompts for administrators & regulators (England)

Key moving parts: 2026 revaluation + lower RHL multipliers (+£500k RV) + 15% pubs/live music relief (2026/27) + transitional/Supporting Small Business protections

1) Impact & distribution

- Which pub types/locations see net increases after revaluation, even with lower multipliers?
- How should billing authorities explain the shift from a 40% discount (2025/26) to lower multipliers (2026/27)?
- What "diff-edges" show up at RV £51k and £500k, and how do we mitigate perceptions of unfairness?

2) Eligibility & classification

- How will the "wholly or mainly used" test be evidenced in practice (mixed use, food-led, taprooms, events spaces)?
- How do we handle edge cases: pub vs bar, live music venue, clubs, community venues, seasonally occupied sites?
- What local process is used to confirm occupation status (occupied-only rules for RHL multipliers/reliefs)?

3) Delivery, controls & audit

- What is the operational plan for Section 47 discretionary relief (governance, audit trail, fraud controls)?
- When and how will changes be reflected on bills (timing, re-billing, customer contact volumes)?
- How do we coordinate with VOA challenges/appeals and manage enquiry spikes around revaluation?

4) Monitoring & next steps

- What metrics will you track (take-up, arrears, hardship, closures, appeals, equality impacts)?
- How do we prepare for 2027/28 and 2028/29 real-terms bill freezes for eligible pubs/venues?
- Where is additional local discretion still needed (hardship, exceptional cases, communications)?



Listen and learn

Improving the way Universal Credit works

Discussion pack



Resolution Foundation

Resolution Foundation • Changing Realities (Jan 2026)

UK Poverty 2026

Discussion pack

Purpose
Summarise the latest poverty picture, highlight what is changing (depth, groups, geography), and surface decisions and trade-offs.



UK Poverty 2026
The essential guide to understanding poverty in the UK

Prepared from the Joseph Rowntree Foundation report

Universal Credit Shared Accommodation Rate: homeless hostel exemption clarification

Key facts

- In Universal Credit, the Shared Accommodation Rate (SAR) usually applies to single private renters under 35.
- A claimant can be exempt from SAR and receive the one-bedroom Local Housing Allowance rate if they have:
 - spent three months or more (continuous or not) in a homeless hostel; and
 - been offered and accepted support services aimed at rehabilitation or resettlement in the community.
- DWP has clarified its decision makers' guidance so that, for this exemption, some night shelters may be treated as meeting the definition of a homeless hostel. This is set out in Advice for Decision Making, Chapter F3, Housing Costs Element: Support for renters.
- Claims are still decided case by case. Claimants should request the exemption via their Universal Credit journal and provide any evidence available confirming their stay in a hostel or night shelter.

Universal basic income and AI disruption: ministerial comments and delivery implications



What has been said

- Lord Jason Stockwood said the UK may need a "concessionary arrangement" to help workers in sectors disrupted by AI, and that universal basic income is being discussed in government, although it is not official policy.
- He linked the idea to a need for a lifelong mechanism to help people retrain as roles change or disappear.
- The comments sit alongside wider warnings about AI driven job disruption, including research summarised as the UK seeing net job losses linked to AI, more than peer economies.
- Sadiq Khan has also warned that AI could destroy large numbers of jobs in London.
- Poppy Gustafsson preceded Stockwood in the Investment Minister role



WASPI compensation decision: government reaffirms no payouts after review

Key facts

- Ministers have again rejected calls to compensate 1950s born women affected by changes to the State Pension age, after reconsidering the issue when a further document was identified.
- Women Against State Pension Inequality (WASPI) argues around 3.6 million women were not properly informed about the timetable for the pension age rise and says the decision shows contempt; the group is taking legal advice.
- The Parliamentary and Health Service Ombudsman previously recommended compensation at "level 4" on its injustice scale, £1,000 to £2,950 per person, but government is not obliged to implement recommendations.
- Pat McFadden said earlier letters could have been sent sooner, repeating an apology, but maintained the position that there was no direct financial loss from the delay and that compensation is not justified.
- Government's stated rationale includes cost and practicality; a flat rate scheme could cost up to £10.3bn; a targeted scheme is described as impractical to administer and verify.



In Partnership with

LA Directories Limited



AI IMPACT

Practical sessions for Revenues and Benefit Teams in February

CLARITY

Writing clearer reports and papers enhances understanding and decision-making quality across all services involved.



EFFICIENCY

Managing workload effectively allows teams to handle inquiries faster and improve stakeholder communication through AI integration.



GOVERNANCE

Ensuring governance and information security builds trust while utilizing AI tools safely and responsibly in services.



REGISTER NOW

Secure your spot for this transformative series today!



Arriving in February 2026 Using AI in Revenues and Benefits Services

A practical series of 60-to-90-minute online sessions designed for council Revenues and Benefits teams who want to use AI safely and effectively to save time, improve consistency, and strengthen resident support, without losing professional judgement or accountability.

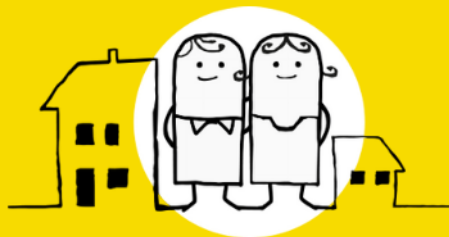
We will cover practical use cases such as:

- writing clearer reports, briefings, and committee papers in plain English
- drafting letters, emails, and decision notices that are accurate, consistent, and tone appropriate
- managing staff workload, task prioritisation, and quality checking
- handling enquiries faster, including scripts for contact centres and casework prompts for officers
- improving communication with stakeholders, preceptors, advice agencies, landlords, and internal teams
- designing take up campaigns and targeted messaging, including segmentation ideas
- analysing data, spotting patterns, and turning caseload information into insights
- reducing avoidable revisions, appeals risk, and repeat contact
- governance, information security, and practical guardrails for day-to-day use

Ideal for heads of service, team leaders, system administrators, performance and policy leads, and front-line officers.

Register your interest at info@visionarynetwork.co.uk

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

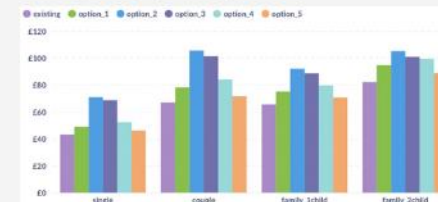
Total annual cost options



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

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

There are now only **a very few firms** willing to audit Housing Benefit subsidy claims — and all 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.

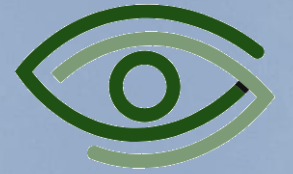
We'll:

- 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

End



VISIONARY NETWORK
The Independent Local Tax and Welfare Network

MALG
MEMBER

- 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 Info@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

Business rates for pubs: April 2026 changes

Discussion prompts for administrators & regulators (England)

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Practical exercise: segment pubs & run worked examples

Use this to structure local impact analysis and a regulator-ready narrative

A) Build the list (segment by RV band)

- Pull all hereditaments treated locally as pubs / live music venues
- Add: Rateable Value (RV), occupier, reliefs received in 2025/26, and “use” evidence
- Segment into bands (2026/27 policy thresholds):
 - Under £51,000 (small business RHL multiplier)
 - £51,000–£499,999 (standard RHL multiplier)
 - £500,000+ (high-value multiplier applies)

B) Run 3 worked examples per band

- Baseline: 2025/26 bill (RV × multiplier) then apply 40% RHL relief (cash cap applies)
- 2026/27: use the new multiplier (RHL or high-value), then apply transitional/SSBR protections if eligible
- Apply 15% pubs/live music relief after transitional/SSBR (as per policy guidance)
- Capture: £ change, % change, and “why” narrative (revaluation vs relief changes)

Worked example template (copy into spreadsheet)

| | |
|-----------------------|---|
| Property ID / address | Match to local billing & VOA record |
| Use evidence | Why it qualifies as pub / live music venue; “wholly or mainly used” notes |
| RV band | <£51k £51k–£499,999 £500k+ |
| 2025/26 bill inputs | RV, multiplier, 40% RHL relief applied? cash cap? |
| 2026/27 bill inputs | Multiplier type; transitional/SSBR eligibility; then 15% pubs relief |
| Outcome | £ change, % change, key driver (revaluation vs relief/multiplier changes) |





Department
for Work &
Pensions

Universal Credit Shared Accommodation Rate: homeless hostel exemption clarification

Key facts

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- A claimant can be exempt from SAR and receive the one-bedroom Local Housing Allowance rate if they have:
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Impacts on administration of services

- Evidence and verification workflow: homelessness teams may need a simple, consistent process for confirming stays and dates, including where the setting is a night shelter, and where stays are non-continuous.
- Staff briefing and scripting: front line housing options and homelessness staff should be briefed to spot potential eligibility early and prompt claimants to raise it in their UC journal, reducing delays and repeat contacts.
- Partnership working: stronger information sharing arrangements with hostels and night shelters will help produce timely evidence, especially where records are basic or stays are short.
- Contact demand management: clearer advice at first point of contact should reduce escalation, reconsiderations, and complaints linked to SAR restrictions for under 35s.
- Safeguarding and resettlement outcomes: enabling the one-bedroom rate where eligible can widen access to self-contained accommodation, supporting move on and sustainment, which may reduce repeat homelessness presentations.

Universal basic income and AI disruption: ministerial comments and delivery implications



What has been said

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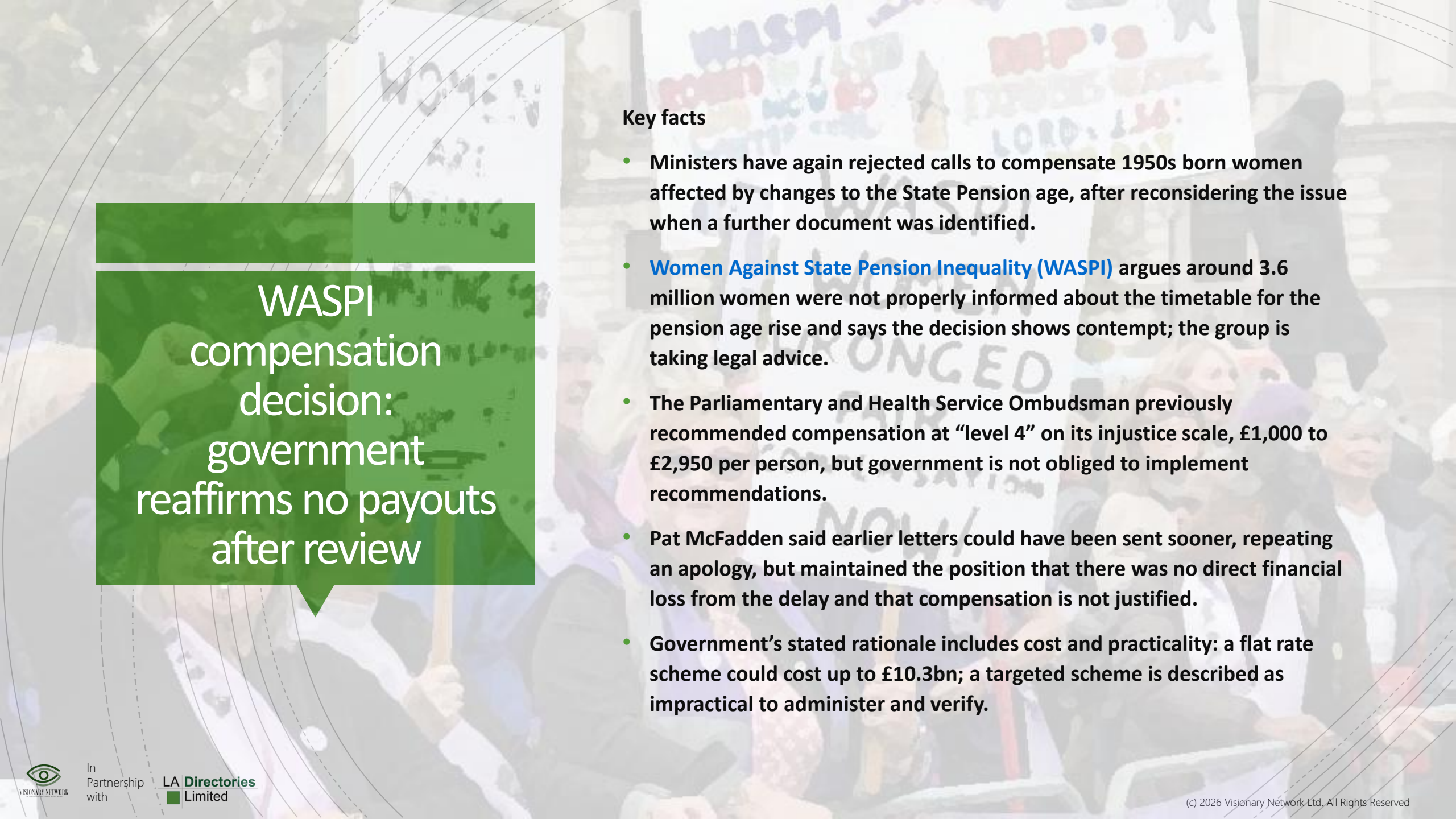
Universal basic income and AI disruption: ministerial comments and delivery implications



Impacts on administration of services

- Expectation management and communications: if UBI is being publicly floated without being policy, departments will see increased media handling, parliamentary questions, and stakeholder engagement, plus higher demand on comms teams to clarify what is, and is not, being proposed.
- Analytical and modelling workload: serious consideration of UBI, even as a contingency, requires rapid modelling of eligibility design options, delivery channels, fraud and error risk, interaction with existing benefits, and fiscal costings, adding pressure to already stretched policy and analytical functions.
- Delivery design and IT implications: any new universal payment mechanism would require identity, eligibility, payment, and reconciliation architecture at scale, with clear interfaces to Universal Credit and tax systems, and robust assurance and audit trails.
- Local service knock ons: job displacement tends to increase demand for council delivered or commissioned support, including homelessness prevention, debt advice, crisis support, and local employment and skills services; councils would need to plan for higher contact volumes and more complex casework.
- Skills and retraining demand: emphasis on retraining implies additional coordination across employment support, local skills provision, and employer engagement, with more administrative overhead in referrals, tracking outcomes, and managing programme capacity.






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decision:
government
reaffirms no payouts
after review**

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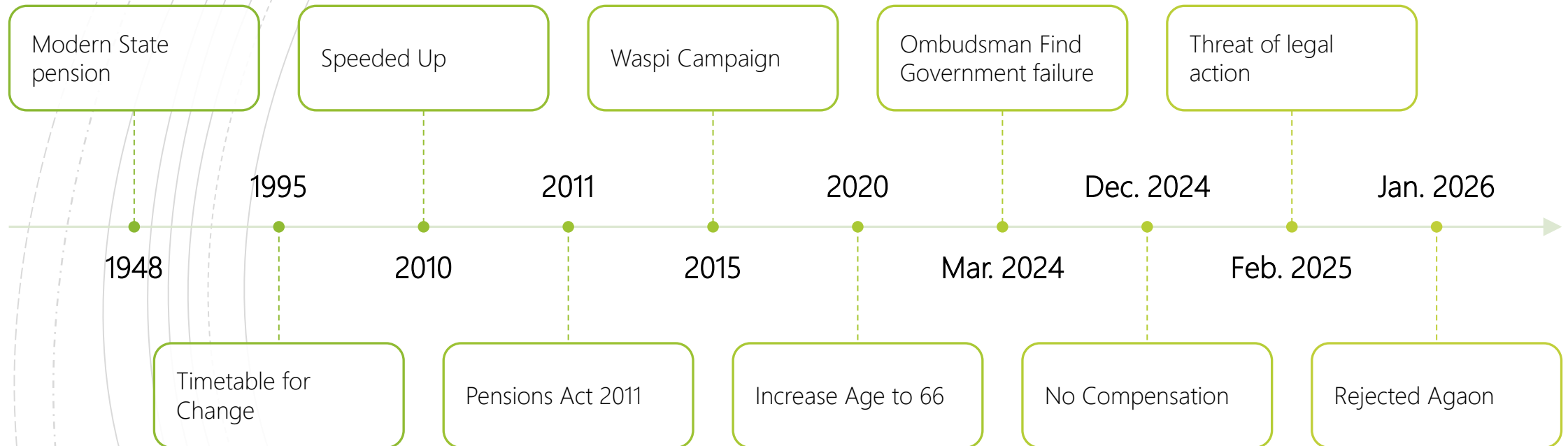


**WASPI
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Impacts on administration of services

- **Higher casework and complaints volumes:** renewed refusals typically drive further correspondence, complaints escalation, and MP casework, increasing workload for Department for Work and Pensions contact centres and policy teams.
- **Litigation and evidence management:** the reconsideration triggered by a newly surfaced document increases the need for robust records governance, document control, and disclosure readiness across the pensions policy function.
- **Delivery risk if policy shifts later:** if ministers were pressured into a targeted remedy, the administrative lift would be substantial, design of eligibility rules, verification processes, payment controls, appeals, and fraud prevention, all at national scale.
- **Operational communications burden:** the decision requires clear public messaging on what changed, what was reviewed, and why the conclusion is unchanged, otherwise demand rises for advice agencies and government channels.
- **Wider pensions engagement agenda:** ministers have linked focus to increasing Pension Credit uptake rather than compensation; that implies a continued operational push on outreach and take up activity.

WASPI compensation decision: government reaffirms no payouts after review



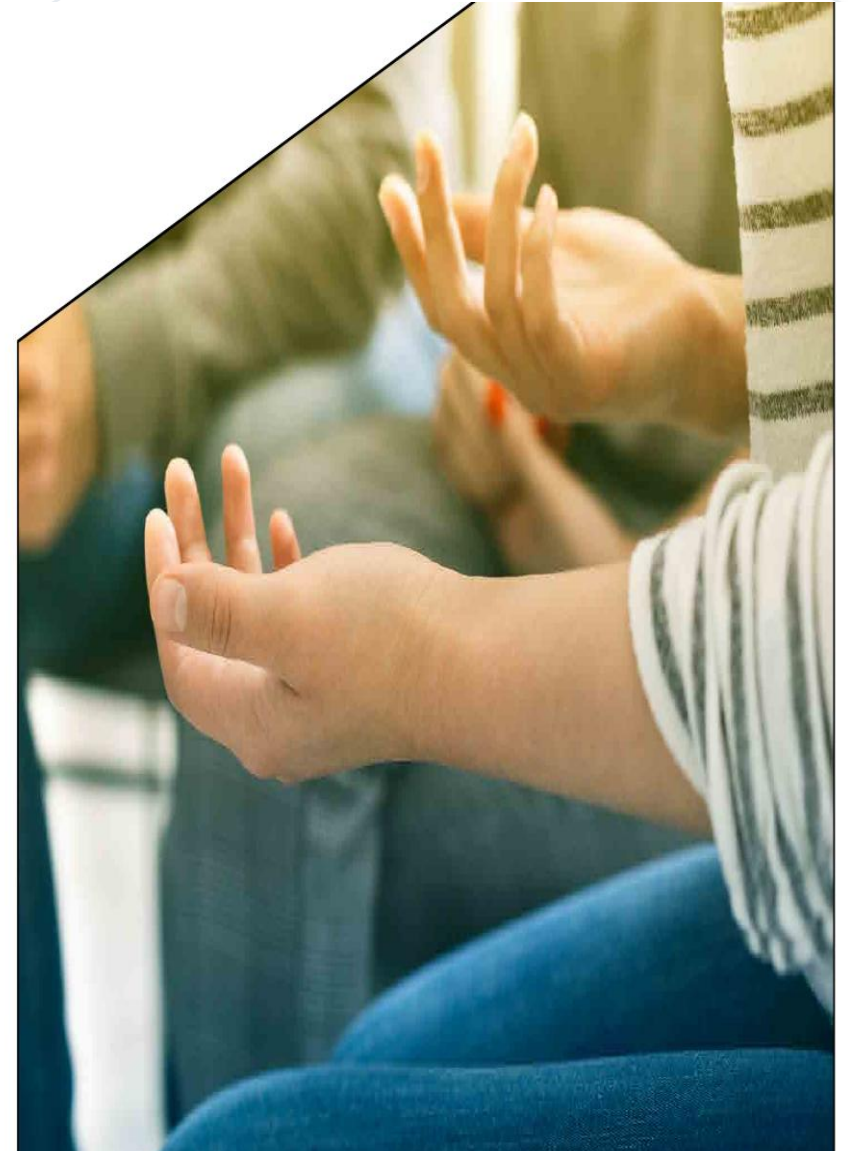
Listen and learn

Improving the way Universal Credit works

Discussion pack

Resolution
Foundation

Resolution Foundation × Changing Realities (Jan 2026)



Why UC “operation” matters now

Scale + stability: small design choices affect millions

UC households by Apr 2026

8.5m

working-age adults

Children in UC households

6.5m

≈ 54% of all UK children

Forecast UC spend (2029–30)

£86bn/yr

2025–26 prices

Scope the report works within: practical system reforms (not benefit levels or conditionality), grounded in claimant experience and fully costed.

Discussion prompts

- Which outcome should be the review’s “north star”: income stability, work progression, or claimant trust? (Or a ranked mix.)
- Where do you want standardisation vs flexibility (e.g., monthly vs 4-weekly assessment choices)?
- What are the “must not worsen” constraints (fraud/error, administrative burden, operational risk)?

Income stability: two “rigidities” and what to do

Five-week wait + monthly assessment misalignment

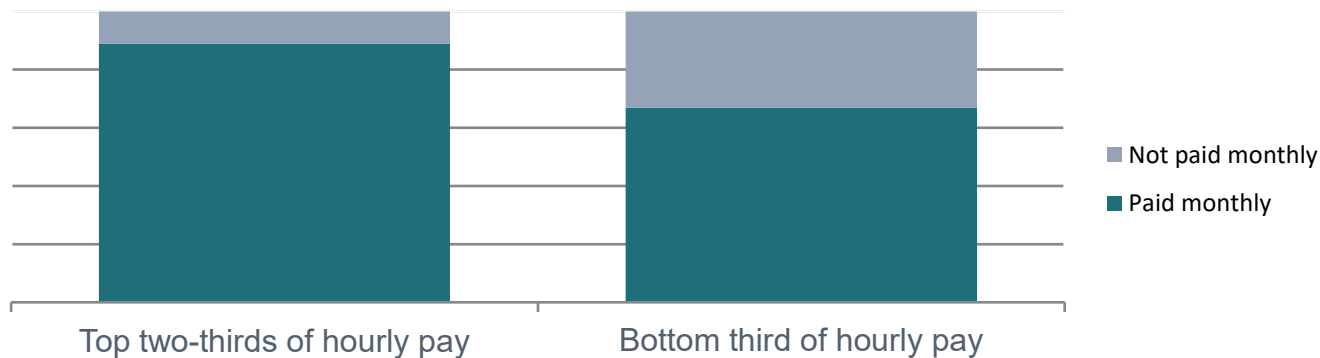
1) Five-week wait at start of claim

- Hardship for claimants without a final monthly pay cheque or savings.
- 56% of new recipients took an advance in 2024–25 (avg £570) — but debt & low awareness deter some.
- “Small fixes”: work-coach duty to explain advances; backdate up to a month by default; discretionary crisis grants (NI model).

2) Monthly assessment doesn’t match pay patterns

- One-third of lower-paid employees are not paid monthly (weekly / 4-weekly etc.).
- Misalignment can reduce awards and add volatility even when total earnings are identical.
- Options: 4-weekly assessment choice; rolling 3-month assessment for volatile earnings (esp. self-employed); journal alerts + simple payment estimator.

Pay frequency by pay level (employees, Apr 2025)



Discussion prompts

- Which “five-week wait” fix is most politically and operationally feasible?
- Should assessment-period flexibility be opt-in for all, or targeted (e.g., weekly/4-weekly paid workers)?

Smoothing interactions with work

Two “sharp edges”: self-employment & childcare

Self-employment: Minimum Income Floor (MIF)

- After ~12 months, UC assumes earnings equivalent to NLW for expected hours — regardless of actual earnings.
- Can truncate viable self-employment and destabilise incomes where invoices are paid irregularly.
- Proposed fix: give work coaches discretion to extend the start-up period when a claimant is genuinely close to profitability.

Childcare: support exists, but cash-flow blocks work

- UC can subsidise up to 85% of childcare costs — but parents must pay upfront and reclaim, which can be prohibitive.
- Quick win: bring childcare help from the Flexible Support Fund into UC so it’s visible and easier to use.
- Bigger move: use a Tax-Free Childcare style account so the state pays its share once parents deposit their contribution.

Discussion prompts

- Where should discretion sit (work coach vs central rules) to avoid postcode-lottery outcomes?
- For childcare, what’s the right sequencing: improve FSF awareness first, or jump to an account-based model?
- Which claimant groups should be prioritised for “remove upfront cost” reforms (e.g., starting work vs increasing hours)?

Increasing trust in the UC system

Clarity + service standards + dignity

Make it simpler to understand (and challenge)

- Provide a clear breakdown of the award and an “urgent action” tab in the journal.
- Add an “MR button/page” so people can request Mandatory Reconsideration without guessing channels.
- Set response-time standards: in early 2025, 14% of UC MRs averaged 2–3 months, and 17% took >3 months.

Treat people with respect (privacy + culture)

- Only ~30% of Jobcentre Plus offices have a private room for sensitive conversations.
- Options: shift more work-coach interviews online or guarantee confidential spaces in every office.
- Create a “vulnerability flag” (e.g., care leaver, DV survivor, severe mental health). Learn from Social Security Scotland’s dignity-first approach.

Service standards: what would “good” look like?

Example to stress-test:

“If a claimant asks a question / submits evidence, DWP will respond within ...”

Discussion prompts

- Which requests get strict SLAs (e.g., evidence, MR, payments)?
- What should be published and monitored (like a claimant charter)?

Reform package: what you get for what it costs

A “doable” programme that doesn’t touch benefit levels

One-off implementation cost (DEL)

≈ **£400m**

IT + operational change

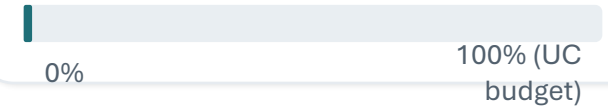
Ongoing annual cost (AME)

£0.7–0.9bn

benefit spend increase

Scale check

≤ **1% of UC spend**



Suggested sequencing for a ministerial steer

0–6 months: journal “urgent action” + award breakdown; MR button/page; advance/backdating comms.

6–18 months:

new-claims grants and/or backdating policy; FSF childcare surfaced inside UC.

18+ months:

assessment-period flexibility; childcare account model; culture + charter monitoring.

Discussion prompts

- What are your top 3 reforms to prioritise (and what would you explicitly defer)?
- What’s the minimum evidence you need to approve structural changes (assessment period, childcare payment system)?
- How will you “listen and learn” continuously (claimant co-design, measurement, published commitments)?

UK Poverty 2026

Discussion pack

Purpose

Summarise the latest poverty picture, highlight what is changing (depth, groups, geography), and surface decisions and trade-offs.

Prepared from the Joseph Rowntree Foundation report



UK Poverty 2026

The essential guide to understanding
poverty in the UK

1) The headline picture (latest official data: 2023/24)

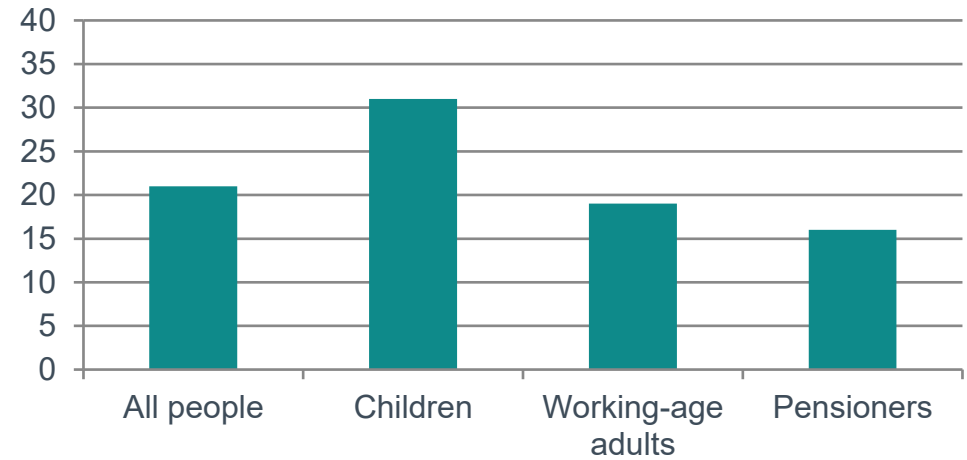
Scale of poverty

21% of people are in poverty (14.2 million).
Breakdown: 7.9m working-age adults, 4.5m children, 1.9m pensioners.

Children most affected

Around 3 in 10 children are in poverty (31%).
Children in lone-parent families: 43%.

Poverty rates by group (AHC, 2023/24)



Discussion prompts

- What does a “flat” headline rate hide (poverty line effects, living standards, churn)?
- Which outcomes matter most: depth, duration, or headline rate?
- What would success look like in 12–24 months?

2) Poverty is deepening (not just persisting)

Very deep poverty is at record highs

6.8 million people are in very deep poverty in 2023/24.
That is 48% of people in poverty.

Food insecurity is rising fast

Total people who are food insecure rose by 2.8 million between 2021/22 and 2023/24 (about a 60% increase).

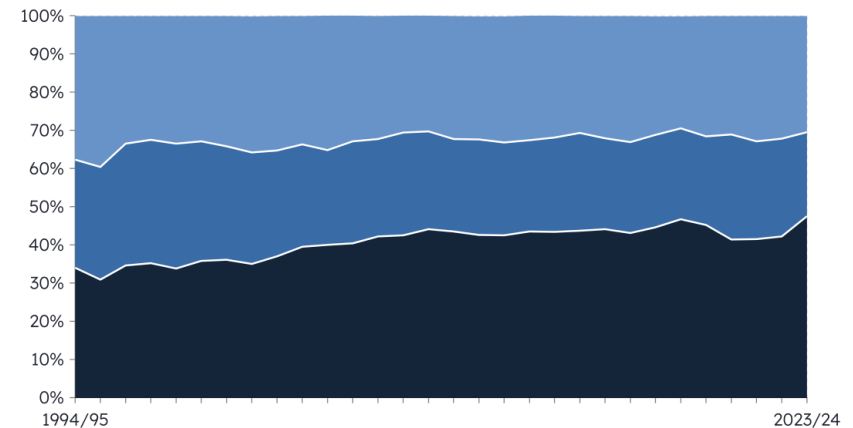
Depth in cash terms (poverty gap)

In 2021–24 the average poverty gap is 29%.
For a couple with 2 primary-school-aged children, this is around £7,300 per year.

Figure 2: Since 1994/95, the percentage of people in poverty who are in very deep poverty has increased, and now makes up almost half of people in poverty

● In poverty, but not in deep poverty ● In deep poverty, but not in very deep poverty
● In very deep poverty

Percentage of people in poverty



Source: Households Below Average Income, 2023/24, DWP

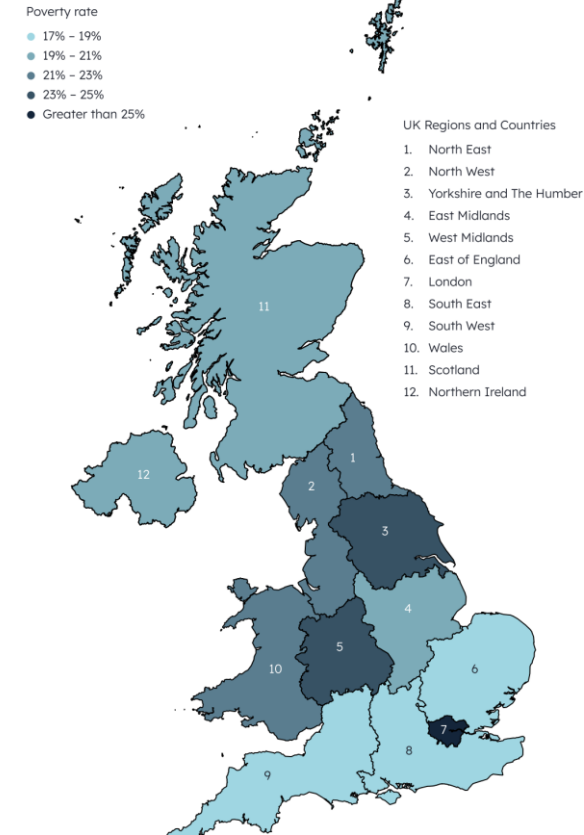
Prompt: If we reduced “very deep poverty” by 5pp, what mix of levers would do it?

3) Who is most affected – and where?

Higher-risk groups (selected)

- Children in large families (3+): 44% in poverty (2023/24)
- Children in lone-parent families: 43% (2023/24)
- Disabled people: 28% in poverty (vs 20% non-disabled)
- Bangladeshi households: 53% in poverty; Pakistani: 49% (2021–24)
- Renters: 40% of social renters and 37% of private renters in poverty (AHC)
- In-work poverty: around two thirds of working-age adults in poverty live in a household where someone is in work

Figure 3: Poverty rates vary significantly between UK nations and regions



Prompt: Where should place-based action focus (e.g., high-poverty regions vs high-cost areas like London)?

4) Drivers and near-term outlook (what could move the dial?)

Drivers (summary from JRF table)

| Driver | Since latest HBAI data | Future prospects |
|---------------|--|--|
| Employment | Mixed; weakening labour market indicators | OBR: rising inactivity; modest changes |
| Earnings | Real earnings barely growing; NLW increased in April 2025 | Modest real wage growth forecast; NLW rise helps low earners |
| Benefits | Uprating helps but still below past real levels; cuts for some sick people | Basic rate remains inadequate; Benefit Cap and LHA issues |
| Housing costs | Rents and mortgages rising faster than wages (easing in 2025) | Growth slows but still a key pressure |
| Inflation | Above target; food inflation is a key driver | Expected to fall back towards target by 2027 |

Cost of living (Oct 2025 survey)

Among the poorest fifth of households:

44% in arrears with bills / repayments

69% going without essentials

55% cut back on food or went hungry

Discussion prompts

- Which driver is most actionable in the next 12 months?
- What are the risks of focusing on headline poverty vs depth / destitution?

5) Policy options and discussion decisions

Actions highlighted in the report (abridged)

- Improve financial protection in work and when work is interrupted (sickness, caring, low income), including extending support to the self-employed
- Enable caring alongside work (raise carer benefits; make paid care more affordable and accessible)
- Strengthen social security adequacy (basic rate enough for essentials; re-link LHA to local rents; protected minimum floor; crisis support)
- Help people build modest savings and access affordable credit; reduce problem debt
- Expand access to affordable, secure, decent homes (including supply for social rent)
- Work across devolved governments and services to make support easier to access; collaborate on shared priorities

Decision questions for the group

- What is our target outcome: reduce headline poverty, reduce very deep poverty, or reduce destitution?
- Which 2–3 policy levers are highest impact and feasible?
- What evidence, partners, and delivery mechanisms do we need to make progress?

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Peter Davis, Marketing & Account Management

E: peter.davis@ladirectories.com

M: 07807 009 959

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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.



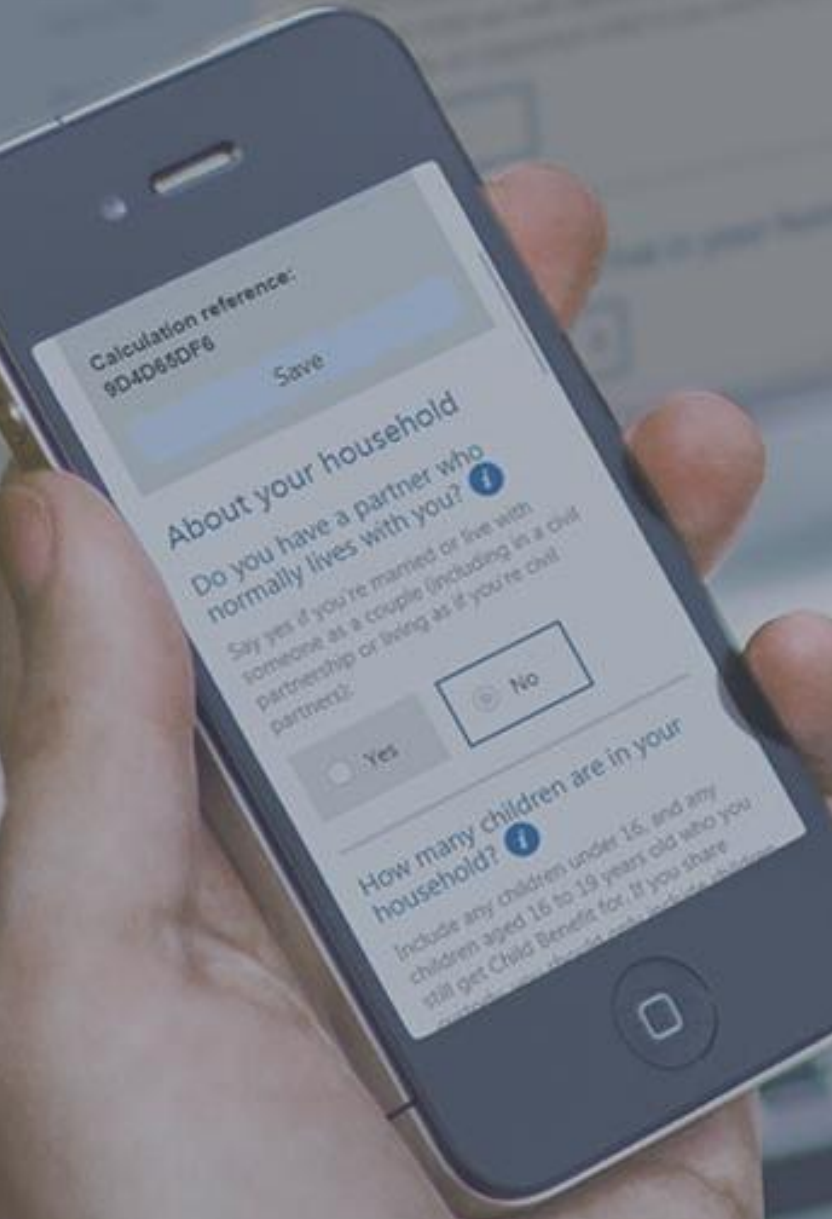
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Since 2000 we have used our in-depth knowledge of the UK's social security system to build a range of authoritative and accurate calculators to help you and your clients understand their legitimate benefits entitlement.

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



House of Commons
Education Committee

Child Poverty Strategy scrutiny: joint parliamentary inquiry



House of Commons
Work and Pensions
Select Committee

What is happening

- A joint inquiry is being run by the Education Committee and the Work and Pensions Committee to scrutinise the government's Child Poverty Strategy, Our Children, Our Future: Tackling Child Poverty.
- The inquiry will test the strategy's ambition and likely impact, and consider what further policy measures could help reduce child poverty.
- It will look closely at accountability, monitoring and evaluation, including whether clearer targets, including interim targets, are needed to support delivery over time.
- It will also consider how the strategy is rolled out and monitored across the devolved nations.
- The strategy is framed around three pillars: boosting family incomes; driving down the cost of essentials; strengthening local support.



House of Commons
Education Committee

Child Poverty Strategy scrutiny: joint parliamentary inquiry



House of Commons
Work and Pensions
Select Committee

Impacts on administration of services

- Stronger performance and reporting expectations: committee scrutiny is likely to drive clearer outcome measures, more structured progress reporting, and more formal evidence trails to demonstrate delivery.
- Higher coordination overhead: the “local support” pillar implies tighter multi agency working locally, plus clearer accountabilities across councils, schools, health and the voluntary sector; this typically increases governance, information sharing arrangements, and operational coordination time.
- Increased demand for analytical capacity: if the inquiry pushes for measurable and interim targets, services will need stronger baselining, segmentation, and ongoing monitoring, which adds workload for analysts and performance teams.
- Delivery pressure from a 10-year mission: the strategy sets a long horizon, so councils should expect continuing programme management and partnership maintenance rather than one off initiatives; this can compete with business-as-usual capacity.



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Local Government Finance Leaders' 2026 Agenda: Talent & Technology



Grant Thornton

Key messages from Grant Thornton's research (January 2026)

- Finance leaders' top priorities for the year ahead are attracting and retaining talent (42%) and digital transformation (40%).
- The main risks they cite are rising demand for services (33%), financial sustainability and fair funding (31%), and local government reorganisation (21%).
- Confidence remains high despite the risks, with most saying they can deliver accurate, timely insights and forecast effectively.
- Skills demand is strongest for technical accounting expertise, plus strategic decision support, forecasting and modelling, finance partnering, analytics, and AI capability.
- Digital maturity is uneven, most report a digital programme, but a minority still report having no digital plan.

Local Government Finance Leaders' 2026 Agenda: Talent & Technology



Grant Thornton

Impacts on administration of services

- Workforce and resourcing pressure: recruitment and retention gaps in specialist finance roles can slow budget setting, closedown, reconciliation, and assurance activity; this can increase reliance on contractors and temporary cover.
- Increased demand for modelling and horizon scanning: more staff time diverted into scenario planning and demand modelling can reduce capacity for day to day support to services unless processes are simplified and automated.
- Change delivery overhead: expanding AI and automation work increases governance, data protection, controls, testing, training, and benefits tracking requirements, especially in an assurance and accountability environment.
- Risk of uneven performance between councils: where there is no credible digital plan, there is likely to be slower reporting, weaker data quality, and more manual workarounds, which affects timeliness of management information and decision making.
- Savings risk: failure to deliver planned transformation and savings is identified as a material threat to financial assumptions; that implies tighter programme management, clearer ownership, and earlier intervention when milestones slip.



Department
for Work &
Pensions

DWP disability benefit assessments: assessor attrition and delivery risk

Key facts from the DWP research and reporting context

- Department for Work and Pensions research on health and disability assessors (covering Personal Independence Payment assessments and the work capability assessment linked to Universal Credit) found very high attrition in 2021.
- Reported workforce churn included an annual attrition rate equivalent to 52% in 2021, and around 40% of new recruits leaving during the training period.
- The DWP report describes the assessor role as materially different from prior clinical work, with qualitative evidence that some recruits feel de skilled, undervalued, and that the work is more bureaucratic than clinical.
- The article links this to longstanding criticism of assessment experiences; polling cited by Sense indicates many disabled people report distressing experiences of the process.



Department
for Work &
Pensions

DWP disability benefit assessments: assessor attrition and delivery risk

Impacts on administration of services

- Timeliness and backlogs risk: high attrition and early training drop out rates increase casework volatility, reduce experienced assessor availability, and raise the risk of delayed decisions and service backlogs.
- Quality and consistency risk: rapid churn reduces the depth of experience in role; this can weaken consistency of reports, increase rework, and contribute to avoidable disputes and escalations.
- Higher contract management overhead: the DWP model relies on contracted assessment providers; persistent retention issues tend to drive greater focus on recruitment pipelines, training throughput, productivity monitoring, and performance management.
- Reputation and workforce supply constraint: the report suggests some assessors perceive a drop in professional status compared with the NHS, which can narrow the recruitment pool and push up reliance on continual recruitment.
- Policy change dependency: wider reforms are in play, including a review led by Sir Stephen Timms and linked decisions on the future of the work capability assessment; this adds change management and communications load for operational teams.

Fair Pay Agreement for adult social care: councils seek a formal role in negotiations

What is happening

- Councils are calling for a formal role in negotiations on the government's proposed Fair Pay Agreement for adult social care, arguing that an observer role is not credible given councils commission and fund most care.
- Government previously said councils would receive £500m in 2028 to 2029 for the first Fair Pay Agreement, suggesting it could support a 3% pay rise, but has only committed to fund the agreement for one year.
- An Adult Social Care Negotiating Body is due to be established to negotiate improvements in pay and terms, with unions and providers represented.
- County Councils Network says councils are being asked to carry the financial risk without meaningful influence over decisions.

Fair Pay Agreement for adult social care: councils seek a formal role in negotiations

Impacts on administration of services

- Budget setting and fee rate decisions become harder: without multiyear funding certainty, councils would need to plan for multiple scenarios, update medium term forecasts, and hold larger contingencies, or accept higher financial risk.
- Commissioning and contract management workload increases: if pay rates change, councils would need to review contract prices, manage uplifts, renegotiate terms, and evidence value for money, while tracking provider compliance with any agreement requirements.
- Market stability risks rise if funding is short: councils may face provider requests for emergency uplifts, contract hand backs, or market exits, which then drives crisis purchasing, placement disruption, and higher back-office effort.
- Cross system cost pressures become more complicated: the modelling assumes costs across the whole system, including what the NHS and self-funders pay, which implies greater coordination is needed between commissioning, finance, and partners to manage knock on effects.
- If councils cannot absorb costs, there is a direct risk of reducing service volumes or tightening access, plus added administrative pressure managing waiting lists, eligibility decisions, and complaints.



AI fellows and AI assistants to modernise public services

What is being launched

- Government will bring a cohort of AI fellows into Whitehall, delivered through The Alan Turing Institute and backed by a \$1m investment from Meta.
- Fellows will spend the next year developing open source tools aimed at improving public service delivery, with examples including using image and video analysis to help councils prioritise transport infrastructure repairs.
- A separate partnership with Anthropic will build and pilot a dedicated assistant for public services, initially offering optional career advice for job seekers, with a pilot expected later in 2026.
- The announcement is framed as part of the government's wider digital transformation agenda, led by Ian Murray at Department for Science, Innovation and Technology.



AI fellows and AI assistants to modernise public services

Impacts on administration of services

- More delivery, more governance: open-source tools and AI assistants can reduce manual triage and improve prioritisation, but they also increase requirements for model assurance, audit trails, security controls, and clear accountability for decisions and recommendations.
- Data handling and deployment constraints become a design feature: emphasis on tools that can run offline or within secure networks implies added technical work for hosting, integration, access control, and support, rather than simple procurement of a cloud service.
- Operational change workload for councils: using computer vision style approaches for asset inspection prioritisation will require data pipelines, standards for imagery, staff training, and alignment between highways, contractors, finance, and asset management.
- Service inclusion and channel shift management: an “entirely optional” job seeker assistant still needs clear signposting, escalation routes to humans, performance monitoring, and equality impact awareness to avoid creating a two-tier experience.



Ministry of Housing, Communities & Local Government

Social rent convergence and council housebuilding measures

Key policy decisions confirmed on 28 January 2026

- Ministry of Housing, Communities and Local Government confirmed how social rent convergence will operate, allowing providers to move social rents that are below formula towards the formula level over time.
- Local Government Association and District Councils' Network state convergence is intended to start in 2027/28 with cash increases capped at £1 per week, rising to £2 per week in 2028/29, continuing until formula rent is reached.
- Councils will be able to build up to 1,000 new homes without having to open a new Housing Revenue Account, up from 200.
- Government signalled an emergency, time limited approach for uncontracted Section 106 affordable units where no provider will buy, including allowing tenure to vary to get homes taken up, alongside work to reset and simplify the Section 106 market.
- A new Decent Homes Standard is planned, updating standards for the first time in two decades, and extending minimum standards to the private rented sector, with implementation timescales indicated into the 2030s.



Ministry of Housing, Communities & Local Government

Social rent convergence and council housebuilding measures

Impacts on administration of services

- Rent setting and tenant communications: councils and providers will need updated rent calculators, clear tenant messaging on who is affected (below formula rents), and strengthened arrears prevention for households facing higher rent trajectories.
- HRA governance and accounting: raising the HRA threshold reduces the need to establish a new HRA for smaller building programmes, but still requires robust cost allocation, business planning, and audit readiness as programmes scale.
- Development pipeline acceleration: more councils may move into direct delivery, increasing workload across housing finance, procurement, project management, employer's agent oversight, and performance reporting.
- Section 106 management: the emergency approach implies additional triage and negotiation work on stalled units, including tenure variation decisions, contract rework, and assurance that outcomes remain compliant and deliverable.
- Standards and compliance: the new Decent Homes framework will increase inspection, data, and programme management demands for stock condition, damp and mould remediation, and potentially private rented enforcement over time.

Homelessness in temporary accommodation affecting pupils and adding pressure on schools

Key facts

- Research by Shelter and NASUWT reports schools are providing practical support to pupils living in temporary accommodation, including referrals to food banks, transport help, and laundry support.
- The survey referenced in reporting covered 11,000 teachers and found: 49% said their school regularly referred homeless families to food banks; 41% said staff helped pupils get to school; 25% said their school regularly washed uniforms due to lack of laundry facilities.
- Record numbers of children are living in temporary accommodation in England; the article cites 175,025, while the latest official quarterly homelessness statistics available (April to June 2025) report 172,420 dependent children in temporary accommodation.
- Teachers reported homelessness affecting attendance, assessment performance, and mental health, with examples of health impacts linked to poor housing conditions such as damp and mould

Homelessness in temporary accommodation affecting pupils and adding pressure on schools

Impacts on administration of services

- Pastoral workload expands into crisis support: schools are spending staff time on transport, clothing, food support signposting, and day to day problem solving that sits outside normal education delivery.
- Attendance and safeguarding processes become more complex: frequent moves, long journeys, and poor living conditions can increase absence, lateness, and safeguarding concerns, requiring more monitoring, multi agency work, and record keeping.
- Additional coordination with councils and partners: where families are placed far from a child's school, schools often need to liaise more with local authority housing teams, transport arrangements, and voluntary sector support, increasing contact volumes and admin overhead.
- Health related impacts add school admin pressure: increased illness linked to damp and overcrowding can drive more parent communications, referrals, and adjustments in school, including for pupils with existing vulnerabilities.
- Resource and workforce implications: the report highlights schools filling gaps that are hard to sustain, implying rising pressure on budgets, staff capacity, and consistent delivery across schools with different levels of deprivation and local housing pressure.



Housing Benefit speed of processing and volumes, Q2 2025 to 2026

- Average processing time for new Housing Benefit claims: 23 calendar days; up from 21 days in the same quarter a year earlier.
- Average processing time for changes of circumstance to existing claims: 9 calendar days; up from 8 days in the same quarter a year earlier.
- In quarter variation for new claims: July 21 days; August 21 days; September 26 days. Changes of circumstance were stable at 9 days in each month.
- Trend narrative: rolling averages for new claim processing fell to 2020 to 2021, then rose from 2021, peaking around 2023, easing slightly, then rising again to levels comparable with that 2023 high.

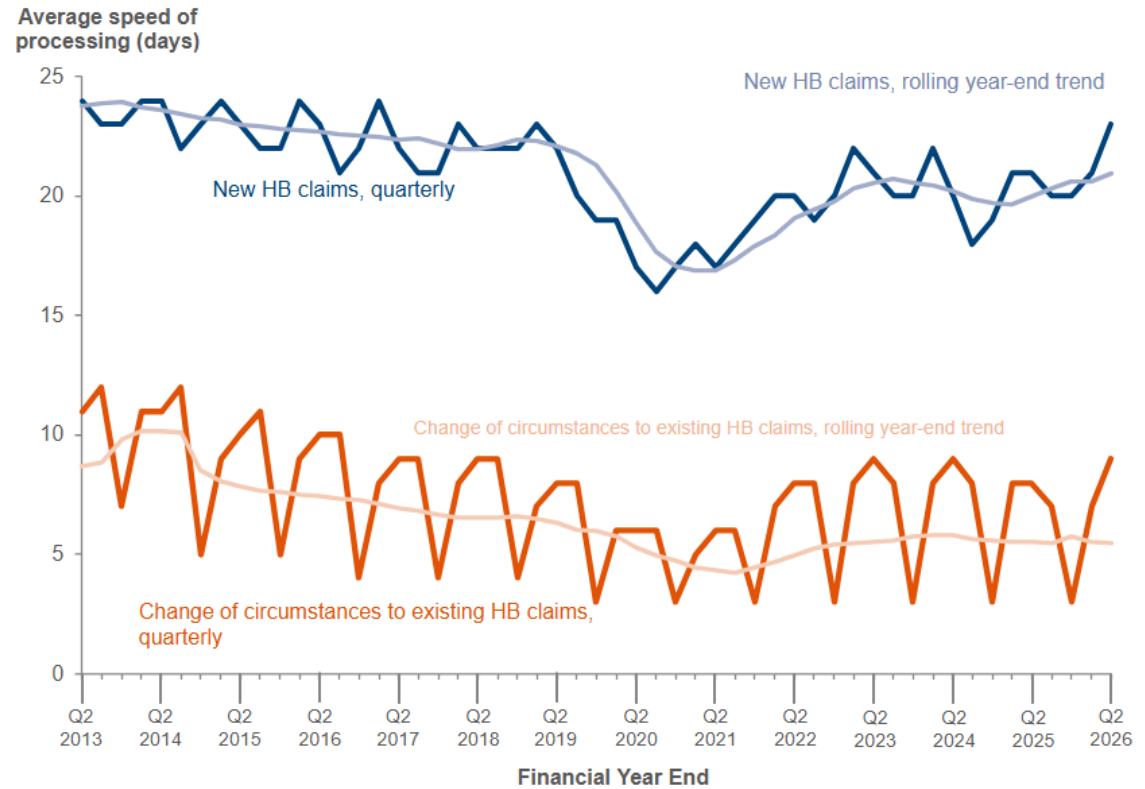


Housing Benefit speed of processing and volumes, Q2 2025 to 2026

Impacts on administration of services

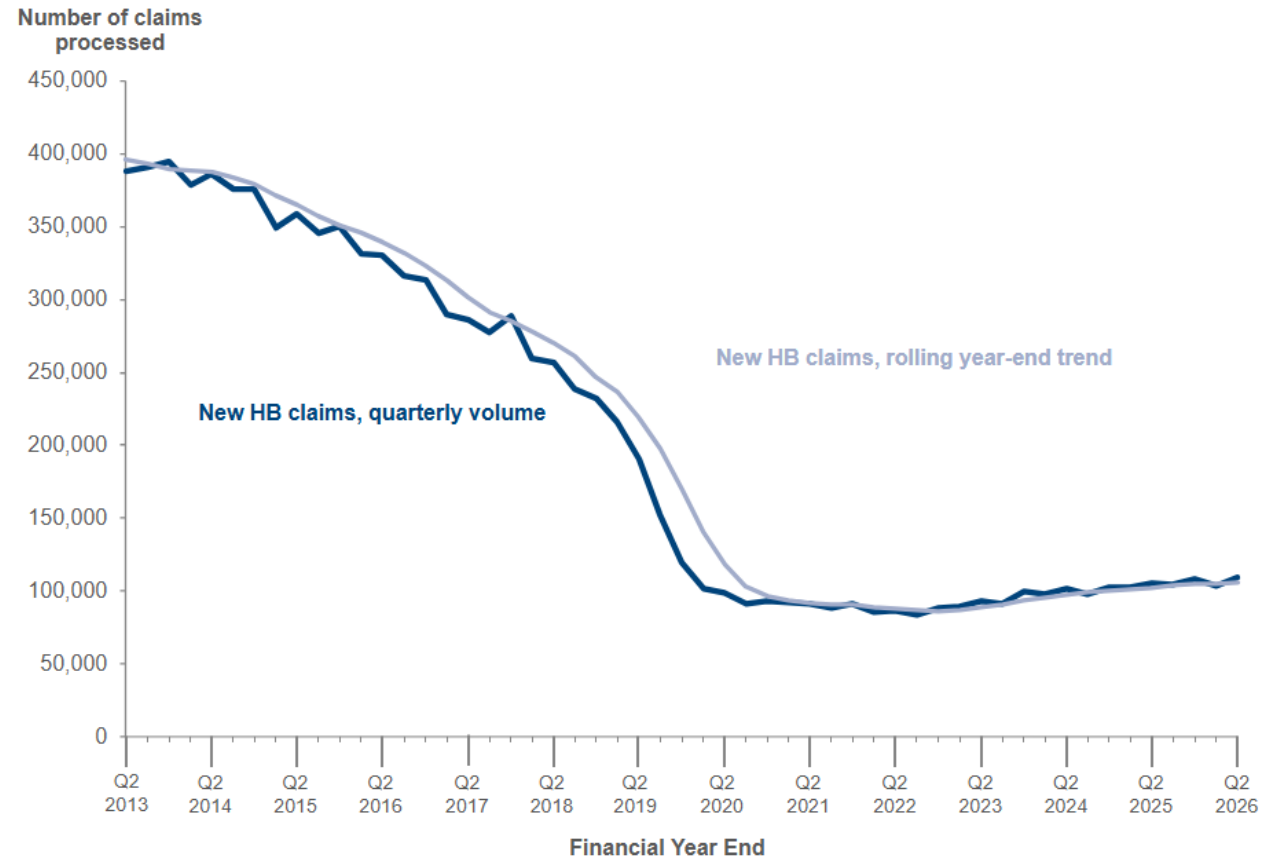
- Customer contact and escalation risk: slower new claim processing, particularly the September spike, is likely to increase chase up activity, evidence requests, complaints, and pressure for interim support, with knock on effects for homelessness prevention and rent arrears management.
- Workload profile remains dominated by changes of circumstance: most processing activity is still on maintaining existing HB awards rather than new claims, so small changes in change volumes, and timeliness, have large operational consequences for backlogs and payment accuracy.
- Uneven local performance creates service inconsistency: wide variation between local authorities suggests the need for closer performance management, peer support, and targeted intervention where IT changes, mergers, or process issues are driving very long times.
- Pension age processing is slower than working age: this can increase repeat contacts and safeguarding related casework where claimants are less digitally confident or where evidence gathering takes longer, and it reinforces the value of clear claimant communications and assisted channels.

Housing Benefit speed of processing and volumes, Q2 2025 to 2026



▼

Housing Benefit speed of processing and volumes, Q2 2025 to 2026



CISA leader data handling incident: sensitive uploads to ChatGPT and governance implications

Key facts

- Madhu Gottumukkala, the acting head of Cybersecurity and Infrastructure Security Agency, is reported to have uploaded documents marked “for official use only” to the public version of ChatGPT, triggering internal security alerts within Department of Homeland Security.
- Reporting states the material was sensitive contracting information, not classified, and the activity was detected by security monitoring.
- Politico is cited as the original source; a CISA spokesperson said he had permission to use ChatGPT with DHS controls in place, describing use as short term and limited, and disputed the reported timing, saying July rather than August 2025.
- The incident is politically sensitive because Gottumukkala is described as a Donald Trump appointee, and reporting references wider internal leadership tensions.

CISA leader data handling incident: sensitive uploads to ChatGPT and governance implications

Impacts on administration of services

- Stronger rules on AI tool access: clarify what is blocked by default, what requires exception, and what must be done only in an approved, monitored environment; otherwise staff will keep finding workarounds.
- Higher assurance and audit overhead: more emphasis on data loss prevention, logging, periodic reviews of prompts and uploads, and evidence trails that show who uploaded what, when, and under which approval.
- Incident response load and reputational management: security alerts, internal reviews, and external scrutiny increase pressure on senior leadership, comms, legal, and information governance teams, even where no classified information is involved.
- Training and culture change: the episode reinforces the need for practical staff training on handling “sensitive but unclassified” material, and on how consumer AI services differ from enterprise deployments with explicit data control

Quote of the Week

“The factory of the future will have only two employees, a man, and a dog. The man will be there to feed the dog. The dog will be there to keep the man from touching the equipment.” - Warren G. Bennis

Warren G. Bennis was an American scholar and pioneering leadership theorist whose work helped define the modern study of organizational leadership. He served as a University Professor at USC, advised multiple U.S. presidents, and became widely regarded as “the father of leadership studies.”





Sideway View

UNIVERSAL CREDIT AND DISABILITY REFORM NARRATIVE: PRACTICAL CHANGES AND DELIVERY IMPLICATIONS

By Polly Toynbee



Key points raised in the article and the policy direction it describes

- The article argues that recent welfare changes have been more practical and compassionate than public perception suggests, but that government communications have not cut through.
- It highlights published government plans to uprate the Universal Credit standard allowance above inflation for the next four years.
- It points to the planned removal of the two-child limit from April 2026, presented as a major driver of child poverty reduction in this Parliament.
- It reflects ministerial intent, associated with Stephen Timms, to reform punitive aspects of UC and to make disability support fairer, including work focused operational changes and a review agenda for PIP.
- The piece is an opinion column by Polly Toynbee and should be read as commentary and interpretation, alongside the underlying policy documents it references.

Impacts on administration of services

- Upgrading and policy changes increase operational change load: systems updates, claimant communications, staff guidance, and quality assurance are required across DWP delivery and contracted services.
- If the two child limit removal is implemented from April 2026, there will be a surge of entitlement changes to process, plus knock on impacts for local partners, including discretionary support, homelessness prevention, and advice services handling queries and evidence.
- Any reforms to the UC start of claim experience, including softening or ending the five week wait as discussed in the article, would require careful transition management to avoid payment errors, duplication of support, or new appeal and complaint spikes.
- A more supportive approach for young people, with pilots and more personalised work coach support as described, implies increased training, supervision, and performance management requirements for jobcentre operations, as well as tighter links with education, skills, and local support services.
- Commitments to stability in disability support, alongside reviews such as the Timms Review, create a parallel need for robust stakeholder communications, clear interim rules, and consistent decision making while policy development continues.



· TOWN · HALL ·


LGR & Finance Watch

An aerial photograph of a city, likely Glasgow, showing a dense urban landscape with a mix of residential and commercial buildings. A large green semi-transparent box is overlaid on the left side of the image, containing white text. The background image is slightly dimmed to make the text stand out.

Exceptional council tax rises and service pressures

What is happening


- A small group of councils are planning, or have been permitted, to increase council tax well above the usual referendum threshold, driven by acute financial pressure and a desire to avoid deeper cuts or insolvency risks.
- In England (2025 to 2026), ministers permitted a limited number of councils to exceed the 4.99% threshold, with reported approvals including Bradford (up to 9.99%), Newham (up to 8.99%), Windsor and Maidenhead (up to 8.99%), and Somerset, Trafford, and Birmingham (around 7.4%).
- In Scotland, following the end of the council tax freeze, several councils set rises of roughly 7.5% to 10% for 2025 to 2026, including Scottish Borders, East Lothian, North Lanarkshire, Fife, and Glasgow.
- The combined effect is that households in these areas face increases that can be of the order of £200 a year for some bands, depending on local tax levels and the percentage increase.



Thurrock Council recovery: finance capacity and legacy systems constraints

What the commissioners and minister said (late January 2026)


- Commissioners say progress has continued since the previous report, and they support the Council recruiting its own Chief Executive.
- They also warn progress is being inhibited by limited finance team capacity and systems and processes that are not yet fit for purpose.
- The minister identifies resourcing, capacity and capability across key financial services as a significant vulnerability for the Council.
- The report welcomes development of a council wide transformation roadmap, but stresses leadership capacity is needed to balance delivery with local government reorganisation and devolution pressures.



Thurrock Council recovery: finance capacity and legacy systems constraints

Impacts on administration of services


- Slower, less reliable financial reporting: a heavy reliance on a small number of staff, alongside residual process and system weaknesses, is linked to missed reporting deadlines and weaker timeliness of management information for decision making.
- Reduced capacity for business as usual: improvement and transformation activity competes with core finance tasks (budget monitoring, closedown, assurance), which increases operational risk when teams are already stretched.
- Higher continuity risk: the continued use of interim staff in key roles can make it harder to embed standard processes, retain organisational knowledge, and sustain consistent controls.
- Programme delivery friction: outdated systems and incomplete process fixes mean more manual workarounds, slower implementation of the transformation roadmap, and weaker ability to evidence progress to regulators and commissioners.



Thurrock Council recovery: finance capacity and legacy systems constraints

Impacts on administration of services


- Billing and collection workload rises sharply: re profiling instalments, recalculating direct debits, handling higher volumes of queries, complaints, and vulnerability checks, plus increased recovery activity where affordability tightens.
- CTR and hardship demand increases: larger bills tend to drive more applications for Council Tax Reduction, discretionary support, and payment arrangement requests, increasing administration in revenues and benefits teams.
- Data and reporting pressure: where councils are under exceptional measures, the expectation of timely, accurate monitoring and evidence of mitigations tends to increase internal governance and reporting overhead.
- Communications and reputational risk: councils need clear public messaging on why increases are occurring, what protections exist, and how residents can access support, otherwise contact demand and dispute rates rise.
- Medium term planning remains difficult: even with higher council tax, the wider context is sustained service cost growth, especially social care, so finance teams often still face savings programmes, transformation delivery, and higher scrutiny.



City of York funding settlement concerns under Fair Funding reforms

Key facts and positions

- City of York Council says the new Fair Funding changes mean that, by the end of the three year settlement period (2028 to 2029), it is projected to be the lowest funded unitary authority per head of population in England.
- The council argues the formula does not reflect York well because areas of deep deprivation exist, but are smaller than areas of relative affluence, so York loses out overall.
- The council also says its council tax rates are lower than average, which matters because the funding model assumes a level of local council tax raising that York cannot match, reducing available income.
- Budget planning in York includes a 4.99% council tax increase, the maximum permitted without a referendum, stated as adding around £86 a year to the average bill.
- Government's position, as reported, is that York will have "almost" £198m available by 2029, described as a 7.7% increase compared with 2024 to 2025.



City of York funding settlement concerns under Fair Funding reforms

Impacts on administration of services

- More complex budget setting and forecasting: if the authority expects to sit at the bottom of the per head funding list, finance teams will need tighter scenario planning, more frequent in year monitoring, and a clearer link between cost pressures and savings plans.
- Increased pressure on council tax billing and collection support: repeated maximum rises can increase contact volumes, affordability issues, payment plan requests, and demand for Council Tax Reduction processing and discretionary support.
- Service redesign workload, even where frontline cuts are being avoided: maintaining core services while income is constrained typically requires more transformation activity, procurement work, contract review, and performance reporting, all of which draws on limited corporate capacity.
- More external engagement and evidence gathering: where a council believes the formula misrepresents need, there is added administrative effort in submissions, data challenges, and negotiations with central government during settlement rounds.



Fair Funding overhaul: rural cost pressures and emerging funding gaps

Key facts from Westmorland and Furness Council's position


- Westmorland and Furness Council says the proposed Fair Funding changes do not recognise the higher costs of delivering services in rural areas; it also says the government has overestimated its council tax income.
- The council estimates a funding gap building over the three year period: £11m in 2026 to 2027; £25m in 2027 to 2028; £40m by 2028 to 2029.
- The council says it will need to bring proposals to address the 2026 to 2027 gap to its February budget meeting; its formal settlement is expected early February.
- Ministers present Fair Funding as a shift to allocations that follow need and reduce postcode variation; the council argues the redistribution leaves it exposed because of rural service costs and the way local tax capacity is modelled.



Fair Funding overhaul:
rural cost pressures and
emerging funding gaps

Impacts on administration of services


- Budget and savings programme intensity increases: a gap of this scale typically requires rapid option appraisal, service reviews, and accelerated transformation planning; this draws capacity away from business-as-usual management and performance improvement.
- Council tax and income planning becomes more contentious: if the authority believes its council tax capacity has been overestimated, it will face extra modelling, scenario planning, and communications work; this also increases the risk of repeated maximum rises without restoring spending power.
- Grant transition and reporting overhead rises: a phased settlement with protections still requires detailed monitoring of grant lines, assumptions, and delivery impacts; finance teams should expect more frequent internal reporting and greater scrutiny of savings delivery.
- Service continuity risk management: where gaps persist, councils may need to redesign eligibility, routes to access, and commissioning arrangements, plus manage complaint volumes and member casework as changes feed through to residents.

An aerial photograph of a road junction, likely a roundabout, with a green callout box overlaid on the left side. The callout box contains white text. The background shows roads, buildings, and a large circular structure, possibly a roundabout or a large well. The text in the callout box reads: "Swindon budget pressure: children's services overspend, council tax rise, and asset sales".

Swindon budget pressure: children's services overspend, council tax rise, and asset sales

Key facts

- Swindon Borough Council says rising numbers of children entering care are driving significant cost pressure, with children's services reported as around £8m over budget in the current year.
- The council is proposing a 5% council tax rise for 2026 to 2027 and is seeking Exceptional Financial Support, including permission to use capital receipts to fund day to day services, commonly described as capitalisation.
- Leaders want permission to sell up to £22m of assets to help balance the budget, noting the council holds a large asset base.
- The council plans to set a revenue budget of about £233m for 2026 to 2027, with budget approval scheduled for late February.

An aerial photograph of a road junction with a roundabout. A green callout box is overlaid on the image, containing text. The text reads: "Swindon budget pressure: children's services overspend, council tax rise, and asset sales".

Swindon budget pressure: children's services overspend, council tax rise, and asset sales

Impacts on administration of services

- Exceptional Financial Support adds governance and reporting load, including tighter controls on the use of capital receipts, stronger assurance around affordability, and more frequent monitoring of delivery against the agreed recovery approach.
- Asset disposal programmes increase internal workload, including property due diligence, valuation, legal work, consultation where required, and decision making governance; the risk is that capacity is diverted from core service management.
- Children's services pressure is operational as well as financial, requiring commissioning and placement management, sufficiency work, and workforce capacity measures; this can crowd out transformation activity elsewhere.
- A council tax rise at or near the maximum typically increases customer contact, affordability issues, and demand for payment plans and support; this can raise workload in revenues, benefits, and customer services teams.



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Legal Issues of Note

Pubs and live music venues business rates relief 2026 to 2027

Key facts

- Ministry of Housing, Communities and Local Government has issued Business Rates Information Letter 1/2026, setting out an additional pubs and live music venues relief for 2026 to 2027.
- Eligible occupied pubs and eligible occupied live music venues will receive 15% business rates relief in 2026 to 2027, on top of support announced at Budget 2025; bills are then to be frozen in real terms for a further two years.
- Delivery mechanism: section 47 discretionary relief, reimbursed via section 31 grant, using the same broad approach as recent centrally funded reliefs; formal guidance will follow, the annex is interim to help implementation.
- Scope and definitions (outline)
 - Pubs must meet the stated characteristics (open to the public; free entry except occasional entertainment; drinking without requiring food; drinks purchasable at a bar) and should not be treated as restaurants, cafes, nightclubs, hotels, sporting venues, theatres, cinemas and similar excluded uses.
 - Live music venues are those mainly used for live music performance; other uses must be ancillary or infrequent, and venues mainly used as a nightclub or theatre (planning use class context) are excluded.
- Calculation and sequencing
 - Relief is calculated daily as 15% of the daily charge after mandatory relief and specified centrally funded discretionary reliefs, with a defined ordering of reliefs.

Pubs and live music venues business rates relief 2026 to 2027

Impacts on administration of services

- Billing and software implementation: councils are expected to apply the relief in time for annual billing; this means rapid software updates, testing, bill production controls, and local guidance to staff before bills are issued.
- Eligibility decision making workload: where VOA descriptions do not align neatly with the policy intent, billing authorities must make case by case judgements, record the rationale, and manage challenges, complaints, and agent queries.
- New local scheme governance: although funded centrally, section 47 delivery typically requires a local scheme decision and documentation, plus auditable processes for award, refusal, and review.
- Returns and reconciliation: authorities are not asked to forecast the relief on NNDR1 for 2026 to 2027; instead, they will report actual cost via NNDR3 outturn, increasing the importance of clean coding and accurate relief attribution throughout the year.
- Funding and burdens: government states authorities will be fully compensated for income loss and that new burdens funding will cover administrative and software costs; this still requires evidence trails and clear cost capture locally.



Other Workshops





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



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**Mark
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Operations



**Chris
Sharratt**

Talent Partner



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

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

#TeamBSS - Sam Goddard



Revenues Manager (Academy)



3 months initially | £450 per day Umbrella | Hybrid

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.

Accountable to:

As part of the Revenues and Benefits Team in the wider Finance Directorate, the role holder is accountable to the Assistant Director of Revenues and Benefits, responsible for the direct line management of 7 Team Leaders.

What we're looking for:

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

- Management experience is essential as this role will be managing 7 direct reports
- Needs somebody who has experience dealing with poor performance
- Strong technical and management skills
- Extensive knowledge of Council Tax and Business Rates legislation
- Up to date knowledge of current best practice in both Council Tax and Business Rates
- Proven track record of finding creative solutions to a wide range of people management challenges
- Knowledge of local government policies and procedures

To find out more or to apply
[>> Click here to view the full advert <<](#)

Revenues Manager (MRI/Academy)



Until 31/03/2026 initially | £350 per day Umbrella | Hybrid

Hours per week: 37

Location: Hybrid working (office attendance will be required in the midlands)

Job Purpose

1. To manage and lead the billing, collection and recovery section ensuring the effective, economic administration of the billing and collection service in order to maximise revenue for service in respect of Council Tax, Non Domestic Rates, and for Housing Benefit Overpayments, Sundry Debts in accordance with legislation, local policies and strategies.

2. To work with the Head of Revenues and Benefits and the other Section Heads to ensure the team achieves excellence in its services to its customers, both internal and external.

What we're looking for:

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

- Strong technical and management skills
- Strong MRI/Academy user
- Extensive knowledge of Council Tax and Business Rates legislation
- Up to date knowledge of current best practice in both Council Tax and Business Rates
- Proven track record of finding creative solutions to a wide range of people management challenges
- Knowledge of local government policies and procedures

To find out more or to apply
[>> Click here to view the full advert <<](#)

Revenues & Benefits Officer (Civica OpenRevenues)



Permanent | Circa £30,000.00 per annum | Remote

Our good client in the East of England 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 1 day per month, and initially for the first few days for training & set-up.

Duties include:

- 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 <<](#)

Benefits Customer Service Officer MRI (Academy)



3 months initially | £26 per hour Umbrella | Hybrid

Our client in the Midlands is seeking a Benefits Customer Service Officer.

The successful candidate must have strong Housing Benefit assessment skills and be an advanced MRI/Capita (Academy) user, and be willing to assess claims whilst picking up incoming calls.

Location: Hybrid / 2 days on-site in the Midlands

Role

The ability to assess all claim types to include new claims, changes in circumstances, DHP's, VEP's, HBAA & ATLAS.

What we're looking for:

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

- Strong Housing Benefit assessment skills
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- Skilled in the assessment of supported accommodation claims
- Good customer service skills
- An advanced MRI/Capita (Academy) user

To find out more or to apply
[>> Click here to view the full advert <<](#)

Benefits Assessment Officer (MRI/Academy)



12 months | £23 per hour Umbrella | Remote

Our good client in the midlands is seeking a Benefits Assessment Officer on a fully remote basis.

The successful candidate must have strong Housing Benefit assessment skills and be an advanced MRI(Academy) user.

Role

The ability to assess all claim types to include new claims, changes in circumstances, DHP's, VEP's, HBAA & ATLAS.

What we're looking for:

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

- Strong Housing Benefit assessment skills
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- Skilled in the assessment of supported accommodation claims
- An advanced MRI (Academy) user

To find out more or to apply
[>> Click here to view the full advert <<](#)

Benefits Officer (Civica Open Revenues)



3 months | £24 per hour Umbrella | Remote

- Thorough understanding of legislation governing Housing Benefit, Council Tax Reduction, and Discretionary Financial Support schemes, including Homeless Prevention Grants
- Previous experience in assessing claims for Housing Benefit and/or Council Tax Reduction
- Strong communication skills across diverse demographics and communication channels
- Experience with Civica OpenRevs is essential

What we're looking for:

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

- A minimum of 3 years experience assessing applications for Housing Benefit & Council Tax Reduction
- Experience with Civica OpenRevs is essential

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.

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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





Session Information

Previous Recordings





Dates where there will be no sessions





Stats & References

Universal Credit Shared Accommodation Rate: homeless hostel exemption clarification

Key operational tests and reminders

- The exemption requires both the accommodation condition (three months or more in a qualifying hostel arrangement) and the support condition (offered and accepted rehabilitation or resettlement support).
- The clarification does not create an automatic entitlement for all night shelter stays; it allows some night shelters to meet the hostel definition depending on their features and support offer.

References and links

- DWP, Advice for Decision Making, Chapter F3: Housing Costs Element, Support for renters (PDF).
- Legislation explanatory memorandum covering the homeless hostel SAR exemption conditions, including the support requirement (context for the test).
- GOV.UK, Housing costs and Universal Credit: Renting from a private landlord (includes SAR overview and links to exemptions).

Universal basic income and AI disruption: ministerial comments and delivery implications

Key numbers and named organisations

- Morgan Stanley research, as reported, suggests the UK has experienced a net reduction in jobs associated with AI adoption over the past year, and is more affected than other large economies.
- Stockwood's comments were reported via the Financial Times, and separately covered by the Guardian.
- Appointment context: the government's ministerial appointments announcement confirms Stockwood's appointment as Minister for Investment in September 2025.

References and links

- The Guardian, 29 January 2026, Universal basic income could be used to soften hit from AI job losses in UK, minister says.
- The Financial Times, 29 January 2026, Universal basic income is needed to cushion blow from AI job losses, says UK minister.
- The Guardian, 26 January 2026, AI is hitting UK harder than other big economies, study finds.
- GOV.UK, 5 September 2025, ministerial appointments, confirming Stockwood's appointment.
- Sky News, 15 January 2026, Sadiq Khan warning on AI and jobs.
- Bloomberg, 26 January 2026, Morgan Stanley summary on AI job cuts

WASPI compensation decision: government reaffirms no payouts after review

Key numbers and dates

- Scale of affected cohort cited by campaigners: about 3.6 million women born in the 1950s.
- Ombudsman recommended redress range: £1,000 to £2,950 per person (level 4).
- Government estimate for a flat rate scheme: up to £10.3bn.
- Ombudsman final report published: March 2024; government response published: December 2024; renewed refusal reiterated in late January 2026 following the further document review.

References and links

- Government response speech on the Ombudsman report, 17 December 2024.
- Government response PDF, “women’s state pension age and associated issues”.
- House of Commons Hansard debate, Women’s State Pension Age Communication, 29 January 2026.
- The Guardian coverage, 29 January 2026.
- ITV News coverage, 29 January 2026.

Child Poverty Strategy scrutiny: joint parliamentary inquiry

Key numbers and dates

- The strategy describes child poverty rising by about 900,000 since 2010, with around 4.5 million children in poverty.
- It states an expectation that scrapping the two-child limit will lift 450,000 children out of poverty, alongside other measures.
- The inquiry page states the government estimates the strategy will lift 550,000 children out of poverty by the final year of this Parliament.
- Call for evidence deadline: 6 March 2026 (23:59).

References and links

- Public Finance, Christian Doherty, 30 January 2026, Committees join forces to address Child Poverty Strategy.
- UK Parliament committees news release, 29 January 2026, Committees launch joint inquiry on Government's Child Poverty Strategy.
- Inquiry page, Realising potential: Delivering the Child Poverty Strategy, including call for evidence details.
- UK Government publication page and strategy PDF, Our Children, Our Future: Tackling Child Poverty (published 5 December 2025).
- Child Poverty Action Group briefing on the strategy (18 December 2025).

Local Government Finance Leaders' 2026 Agenda: Talent & Technology

Key numbers and stats

- Priorities: attracting and retaining talent 42%; digital transformation 40%; improving reporting and analytics 36%.
- Top risks: rising demand for services 33%; financial sustainability and fair funding 31%; local government reorganisation 21%.
- Skills most in demand: technical accounting experts 32%; strategic decision support 28%; forecasting and modelling 28%; finance partnering 27%; analytics 24%; AI capability 23%.
- Digital programme status: 92% report a digital programme underway; 51% describe it as comprehensive; 8% report no digital plan.
- Forward look: 75% expect to spend much more time on AI and automation in the next few years; demand growth (36%), unfunded policy changes (34%), and failure to deliver planned savings or transformation (30%) are the biggest risks to assumptions.

References and links

- Public Finance article, Christian Doherty, 30 January 2026, "Talent and technology top of the agenda for local government finance leaders".
- Grant Thornton press release, 28 January 2026, "Talent and Tech top 2026 agenda for local government finance leaders".
- Grant Thornton, "The Public Sector Finance Leaders Barometer" (survey findings and charts).
- The MJ commentary, "Crossing the capability chasm" (context and interpretation).

DWP disability benefit assessments: assessor attrition and delivery risk

Key numbers and dates

- Workforce size: 3,219 full time equivalent health and disability assessors in December 2021 (across the three contracted providers delivering PIP and work capability assessments at the time).
- Attrition: average 4.3% of assessors leaving per month through 2021, equivalent to 52% annual attrition; around 40% of new recruits leaving during training.
- Claimant experience polling cited: 51% reported feeling humiliated by benefits assessments, and 45% said the process made symptoms worse (Sense research referenced by the article).
- PIP caseload: 3.9 million claimants entitled to PIP in England and Wales as at 31 October 2025 (latest official release).
- Reform timetable dependencies: government material on the Timms Review indicates reporting expected by Autumn 2026; correspondence attributed to Pat McFadden links work capability assessment abolition timing to completion of the Timms Review.

References and links

- The Independent, Albert Toth, 31 January 2026, Over half of DWP disability assessors quit in a year over feeling 'despised'.
- DWP, Disability assessor recruitment and retention (research report, interviews conducted Feb to Apr 2022, workforce metrics for 2021).
- Sense press release, Half of disabled people 'humiliated' during benefits assessments (polling summary).
- DWP official statistics, Personal Independence Payment official statistics to October 2025 (caseload).
- DWP collection, The Timms Review (overview and terms of reference).
- House of Commons committee publication, letter referencing WCA abolition timing relative to the Timms Review.

Fair Pay Agreement for adult social care: councils seek a formal role in negotiations

Key numbers and stats

- Government funding signalled: £500m in 2028 to 2029 for the first Fair Pay Agreement, funded for one year only.
- Cost modelling commissioned by CCN: a 3% increase across the social care system could cost £853m a year, implying a potential shortfall of about £350m against £500m.
- CCN also references separate modelling suggesting a 5% increase could cost close to £1.5bn in 2028 to 2029.

References and links

- Public Finance, Rachel Willcox, 30 January 2026, Councils call for a role in Fair Pay Agreement negotiations.
- UK Government announcement, 30 September 2025, £500m for first ever fair pay agreement for care workers.
- UK Government consultation, Fair pay agreement process in adult social care, 30 September 2025.
- County Councils Network statement on Fair Pay Agreement negotiations and modelling.
- Local Government Association position on funding and local government role

AI fellows and AI assistants to modernise public services

Key numbers and named participants

- Funding and timeframe: \$1m from Meta, fellows in post for one year, building open source tools.
- Example AI fellows named: Dr Armin Mustafa, Angus Williams, Dr Shan Luo.
- Quotes in the announcement include Rob Sherman and Mark Girolami.
- The assistant partnership will use Claude for an optional job seeker focused pilot expected later in 2026.

References and links

- Public Finance, Rachel Willcox, 27 January 2026, Government brings AI experts to Whitehall in hope of rewiring public services.
- GOV.UK press release, 27 January 2026, Top British AI expertise to help spark renewal of public services and bolster national security.
- Reuters, 27 January 2026, UK announces Meta backed AI team to upgrade public services.
- Civil Service World, DSIT works with Meta and Anthropic to modernise government services.

Social rent convergence and council housebuilding measures

Key numbers and dates

- Rent convergence phasing: £1 per week cap from April 2027, then £2 per week cap from April 2028 onwards, until formula rent is reached.
- HRA threshold: councils can build up to 1,000 homes without opening a new HRA, increased from 200.
- Decent Homes Standard: updated standard, and extension to private rented sector with long lead in for compliance reported to 2035.

References and links

- Local Government Lawyer, 28 January 2026, Government confirms social rent convergence plans and raises Housing Revenue Account threshold.
- GOV.UK press release, Thousands more families to get warm, secure social homes.
- Written ministerial statement, Social and Affordable Housing Renewal: progress update (28 January 2026).
- District Councils' Network statement, Red tape removal could see thousands of council homes built (includes convergence phasing).
- Chartered Institute of Housing commentary on the ministerial statement and HRA threshold change.

Homelessness in temporary accommodation affecting pupils and adding pressure on schools

Key numbers and stats

- 11,000 teachers surveyed.
- 49% schools regularly referred homeless families to food banks; 41% staff helped pupils get to school; 25% schools regularly washed uniforms.
- Children in temporary accommodation in England: 172,420 at end of June 2025 in official statistics; the article reports 175,025 as the latest figure.
- Shelter's policy ask referenced in the reporting: a national target of 90,000 social rent homes a year for 10 years.

References and links

- The Guardian reporting, 25 January 2026, Teachers in England driving homeless pupils to school and washing clothes, research shows.
- Shelter report page, Homelessness in the Classroom, published 26 January 2026.
- Department for Levelling Up, Housing and Communities, Statutory homelessness in England, April to June 2025 (official statistics).
- Shelter press release citing homelessness totals including children in temporary accommodation (context for the headline figures).

Housing Benefit speed of processing and volumes, Q2 2025 to 2026

Key numbers and operational stats

- Total HB claims processed in the quarter: 940,000; new claims 110,000 (12%); changes of circumstance 830,000 (88%).
- Volume change compared with a year earlier: new claims 110,000 versus 100,000; changes of circumstance 830,000 versus 1.2 million.
- Local authority spread for new claims: 5 to 148 days; 42% of councils averaged 5 to 17 days; 44% averaged 18 to 26 days; 14% averaged 27 to 148 days.
- Local authority spread for changes of circumstance: 1 to 48 days; 40% averaged 1 to 6 days; 40% averaged 7 to 11 days; 19% averaged 12 to 48 days.
- Working age versus pension age averages: new claims 20 days working age, 28 days pension age; changes 8 days working age, 11 days pension age.
- New claims by claimant type: 77,000 working age (71%), including 35,000 in specified accommodation, 34,000 in temporary accommodation, 8,400 in other; 32,000 pension age (29%), mostly in other accommodation (29,000).

References and links

- DWP, Housing Benefit statistics on speed of processing for 2025 to 2026, Statistical release: July to September 2025 (Q2 FYE 2026), updated 28 January 2026.
- DWP collection page, Housing Benefit: statistics on speed of processing (release history and tables).
- Accompanying data tables (ODS), Tables for July to September 2025 HB statistics release.

CISA leader data handling incident: sensitive uploads to ChatGPT and governance implications

Key numbers and key operational details

- Politico coverage summarised by other outlets suggests “at least four” “for official use only” documents were uploaded, over a period reported as mid July to early August 2025, with CISA disputing the timeline and saying it was mid July under a temporary exception.
- For context on data handling: OpenAI states it does not train on business customer data by default for its business offerings, unless customers opt in; this is a different posture from general consumer usage assumptions that often drive government caution.

References and links

- CSO Online summary of the Politico report, including document count and detection detail.
- The Independent summary, including the CISA spokesperson statement about DHS controls and limited use.
- Computing.co.uk summary (the extract you provided appears to be from here).
- OpenAI, Enterprise privacy and business data policies (for default training posture on business plans).

Universal Credit and disability reform narrative: practical changes and delivery implications

Key numbers and stats referenced in the article and related publications

- UC standard allowance: government set out plans to increase it above inflation for four years, with an estimate of around £725 cumulative value by 2029 to 2030 for a single adult aged 25 or over.
- Two child limit removal: policy documentation and government communications state it will lift around 450,000 children out of poverty by the end of the Parliament.
- The article cites child poverty at around 4.5 million children and argues that the two child limit change could reverse the rise since 2010, framing this as a significant shift in direction.
- The article references the view that working age benefit spend has been broadly stable as a share of GDP over decades, and notes the Office for Budget Responsibility expectation that PIP spending pressures persist even if claimant inflows slow.

References and links

- The Guardian, Polly Toynbee, 29 January 2026, Labour's new welfare changes are practical and compassionate – so why not loudly say so?
- Department for Work and Pensions, Further details on welfare reforms published ahead of second reading (30 June 2025).
- House of Commons Library, Universal Credit and Personal Independence Payment Bill briefing (8 July 2025).
- GOV.UK, Removing the two child limit on Universal Credit, impact publication (4 December 2025).
- House of Commons Library, Universal Credit (Removal of Two Child Limit) Bill briefing (23 January 2026).
- GOV.UK Education Hub, 5 things we are doing to tackle child poverty (5 December 2025).
- GOV.UK, The Timms Review collection page (published 30 October 2025, updated 18 December 2025).

Thurrock Council recovery: finance capacity and legacy systems constraints

Key numbers and facts

- Six commissioners' report; published 27 January 2026, covering progress up to November 2025.
- 10 roles across financial services were still occupied by interim staff, despite significant recruitment, with turnover continuing to affect capacity.
- Ministerial letter emphasises the operational importance of meeting deadlines and producing timely reports for compliance and effective decision making, noting reliance on a small number of staff with competing priorities.

References and links

- Public Finance, Rachel Willcox, 30 January 2026, Finance team capacity and outdated system slowing Thurrock's progress.
- Thurrock Council: Commissioners' sixth report (published 27 January 2026).
- MHCLG, Thurrock Council: Ministerial response to Commissioners' sixth report (letter from Alison McGovern MP, published 27 January 2026).
- Local Government Lawyer summary of the sixth report (context and interpretation).

Thurrock Council recovery: finance capacity and legacy systems constraints

Key numbers and examples

- England overall context (2025 to 2026): average Band D council tax in England was £2,280, up £109, about 5.0% on the prior year.
- England referendum principles and settlement: the 2025 to 2026 settlement referenced over £69bn of funding for councils in England, with the council tax threshold continuing as part of the framework.
- Exceptional approvals example: a 9.99% rise in Bradford was reported as adding about £170 to a Band D bill, taking it to £1,872.
- Scotland examples (2025 to 2026): Scottish Borders agreed a 10% rise; East Lothian also set 10% and described the increase as about £2.76 per week for an average property.

References and links

- Local Government Finance Settlement 2025 to 2026, including referendum principles and overall funding context.
- Council Tax levels set by local authorities in England 2025 to 2026.
- Guardian reporting on exceptional council tax permissions and indicative bill impacts (England).
- Bradford Council press release on approval for a 9.99% increase (England example).
- STV summary of council tax rises across major Scottish councils (Scotland context).
- Scottish Borders Council FAQs confirming a 10% rise (Scotland example).
- East Lothian Council budget and council tax page confirming 10% and weekly impact (Scotland example).
- MoneySavingExpert explainer on 2025 to 2026 council tax increases (consumer facing context).

City of York funding settlement concerns under Fair Funding reforms

Key numbers and stats

- Council projection in its budget papers: York at £924 per resident spent on council services versus £1,034 in the second least funded authority, cited as Bath and North East Somerset, a gap of £110 per resident.
- Planned council tax increase: 4.99%.
- Reported impact on the average bill: about £86 per year.
- Government figure reported for York by 2029: almost £198m, stated as a 7.7% increase versus 2024 to 2025.
- Local context on council tax composition: York explains a 4.99% rise as 2% Adult Social Care precept plus 2.99% basic council tax, and cites the amount raised through council tax charges as £120.180m, up from £113.927m in 2024 to 2025.

References and links

- BBC News, 28 January 2026, City faces being 'lowest funded', councillor warns (reported in syndicated coverage).
- City of York Council, Council plans for the future amid tough financial outlook (19 January 2026).
- City of York Council, Financial Strategy 2026 to 2027 to 2030 to 2031 (report PDF).
- MHCLG, Provisional Local Government Finance Settlement 2026 to 2027 to 2028 to 2029 (collection).
- Institute for Fiscal Studies commentary on the 2026 to 2027 to 2028 to 2029 settlement distribution effects (17 December 2025).
- Fair Funding Review 2.0 consultation page (context on the reforms).

Fair Funding overhaul: rural cost pressures and emerging funding gaps

Key numbers and policy protections referenced

- Westmorland and Furness Council's stated funding gaps: £11m (2026 to 2027); £25m (2027 to 2028); £40m (2028 to 2029).
- Government transition protection: the provisional settlement proposes a Recovery Grant Guarantee for upper tier councils in receipt of Recovery Grant, with increases of at least 5% in 2026 to 2027; 6% in 2027 to 2028; 7% in 2028 to 2029, compared with 2025 to 2026 income.
- Recovery Grant continuation: government policy statement says the £600m Recovery Grant introduced in 2025 to 2026 will be maintained across the multi year settlement.

References and links

- Westmorland and Furness Council, Council expresses deep concern at proposed changes to services funding, 23 January 2026.
- BBC coverage syndicated via AOL, Council's 'deep concern' over funding overhaul, 27 January 2026.
- MHCLG consultation, Provisional local government finance settlement 2026 to 2027.
- Written ministerial statement, Provisional Local Government Finance Settlement 2026 to 2027.
- Local government finance policy statement 2026 to 2027 to 2028 to 2029, Recovery Grant and transition approach.

Swindon budget pressure: children's services overspend, council tax rise, and asset sales

Key numbers and stats

- Planned council tax increase for 2026 to 2027: 5%.
- Proposed asset sales to support the revenue budget: up to £22m.
- Proposed revenue budget for 2026 to 2027: £233m.
- Forecast budget gap for 2026 to 2027 after planned savings: £22.3m; additional cost pressures in 2026 to 2027 reported as £33m, with around £21.5m linked to demand in adults' and children's services.
- Children's services placement costs referenced by the council: average around £7,300 per week, about £380,000 per year.

References and links

- GOV.UK, Exceptional Financial Support for local authorities for 2025 to 2026 (guidance and conditions).
- Swindon Borough Council news release, Budget to protect frontline services and deliver Swindon Plan priorities outlined (includes £233m budget, pressures, gap, and EFS approach).
- Local reporting summary of the same budget package and EFS approach (SwindonLink).

Pubs and live music venues business rates relief 2026 to 2027

Key numbers and operational parameters

- Relief rate: 15% of the daily charge, assessed daily; no cap is described in the interim annex.
- Coverage: England; occupied properties only; pubs and live music venues as defined in the annex pending formal guidance.
- NNDR treatment: do not include in NNDR1 forecasts for 2026 to 2027; report actuals through NNDR3.

References and links

- Business Rates Information Letter 1/2026: Pubs and live music venues relief 2026 to 2027, published 27 January 2026.
- Business rates information letters collection page (for letter history and related guidance).
- HM Treasury news story: Pubs and Live Music Venues Relief, published 27 January 2026.



Blogs

Thoughts from the panel

Blogs



Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance by Malcolm Gardner

[Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance – Visionary Network](#)

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

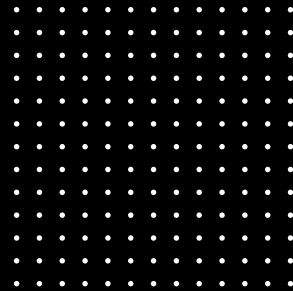
<https://visionarynetwork.co.uk/2025/06/09/reform-uks-department-of-national-efficiency-a-high-stakes-gamble-in-local-government-reform/>

<https://benefitsinthefuture.com/>



Benefits in the Future

Blogs



- 'tis the season to be jolly... misleading, in the Daily Mail
- Lies, Damned Lies and the Telegraph
- Big differences in Pension Credit take-up revealed – Benefits in the Future

Blogs

- [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>

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[Stairway to headroom](#) Putting the Autumn Budget 2025 decisions on tax, spending and borrowing into context

by [Hannah Aldridge](#) and [Mike Brewer](#) and [Elliott Christensen](#) and [Tom Clark](#) and [Alex Clegg](#) and [Nye Cominetti](#) and [Adam Corlett](#) and [Ruth Curtice](#) and [Julia Diniz](#) and [Sophie Hale](#) and [Lindsay Judge](#) and [Zachary Leather](#) and [Jonathan Marshall](#) and [Charlie McCurdy](#) and [Louise Murphy](#) and [Simon Pittaway](#) and [Hannah Slaughter](#) and [James Smith](#) and [Imogen Stone](#) and [Greg Thwaites](#) and [Lalitha Try](#)

[The localisation era](#) Assessing the post-2013 rise of localised social security by [Alex Clegg](#)

This report is part of the project [Safety Nets: social security for families in a devolved UK](#), funded by the Nuffield Foundation. It examines the growth of *localised social security* in the UK from 2013, focusing on how responsibilities for discretionary support and Council Tax Reduction (CTR) have shifted from the UK government to local authorities. Localised support makes up only a small share of overall social security spending, but it has expanded significantly, driven first by the 2013 localism reforms and later by the Covid-19 pandemic. The report evaluates when local delivery works well, where it falls short, and what principles should guide any future reform.

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



[IFS: Is the minimum wage costing jobs?](#)

Podcasts



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.

