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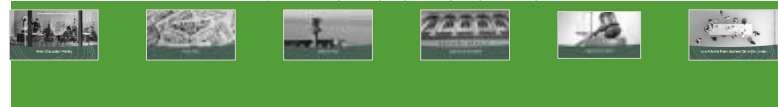


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Revenues and Benefits Discussion Group

[Meeting Link](#)

27 April 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.





RIP Giles Peaker

- We were very sorry to learn of the death of Giles Peaker, Partner at Anthony Gold, over the weekend of 18 to 19 April 2026.
- A leading housing lawyer and founder of the *Nearly Legal* blog, Giles made an enormous contribution to housing law and to the wider public service world around it.
- All of us in revenues and benefits benefited from his excellent blog, and especially those of us who knew him personally will be deeply saddened by his passing.
- He will be remembered for his intellect, generosity and dry wit. Our thoughts are with his wife, Beth, and with his family, friends and colleagues.

Council Tax Reform

PANEL DISCUSSION - FOR DEBATE, NOT DECISION

Council Tax Reform:

A fairer system — or a bill councils can't afford to send?

THE TIMING <i>63 days of breathing space — support, or delay dressed up as reform?</i>	THE MONEY <i>£100 cap on liability order costs — fairness, or a shortfall for the billing authority?</i>	THE SYSTEM <i>12-month default instalments — modernisation, or a cashflow hit with no new funding?</i>
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England · Effective from April 2027 · Phased to April 2028

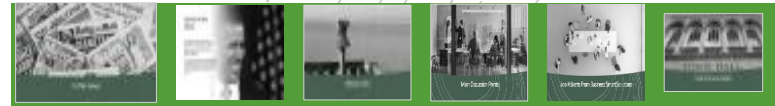
Top Three Things In Your In-tray

DISCUSSION

What are the top 3 items in your in-tray?

The things most on your mind right now — share with the group.

1 _____ _____	2 _____ _____	3 _____ _____
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Discussion Points

Carer's Allowance

Carer's Allowance Overpayments Review and Ongoing Recovery Risks

- The government has launched a reassessment exercise to review more than 200,000 Carer's Allowance overpayment cases affected by unclear guidance on fluctuating earnings between 2015 and 2025. Around 25,000 unpaid carers may have debts reduced, cancelled or refunded.
- The reassessment follows the independent review led by Liz Sayce, which found systemic problems in the way earnings related overpayments were created and handled, and the government says it has accepted the vast majority of the review's recommendations.
- However, ministers have confirmed that normal overpayment recovery activity will continue while the wider overhaul is carried out, so some carers will still face repayment demands during the reform period.
- The issue centres on confusing rules and guidance around earnings, especially for carers with fluctuating part time work patterns, which left many people building up debts without realising they had breached the earnings limit.

Right to Buy

FOR DISCUSSION - NOT FOR ATTRIBUTION

Who actually benefits from Help to Buy?

A panel provocation in six questions.

Drawing on IFS research (April 2026) — but the numbers are here to start the argument, not settle it.



NEW COURSE

Using AI in Revenues & Benefits Services

Practical. Safe. Effective.

A practical online training course for council Revenues and Benefits teams — use AI safely, confidently, and effectively.

▶ Starts Monday 11 May 2026 — 10 weekly sessions — online



Starts 11 May 2026

10 Wednesdays, 10:00 am



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Live demos & real scenarios



Safe Governance

Data protection & guardrails



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- ✓ Save time with AI drafting, analysis & communication tools
- ✓ Use ChatGPT, Claude, Gemini, Perplexity & NotebookLM
- ✓ Apply AI safely with legal awareness & professional judgement



VISIONARY NETWORK
The Specialist Group for the Public Sector

COURSE FEES

£450 + VAT

per person

£250 + VAT

2nd person, same organisation

£125 + VAT

each additional person

WHO IS THIS FOR?

Heads of Service · Revenues & Benefits Managers · Team Leaders · Policy & Performance Leads · Front Line Officers · Contact Centre Staff

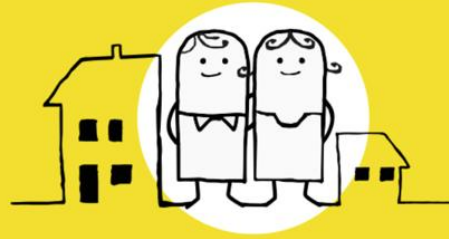


Register: send PO + names & email addresses to info@visionarynetwork.co.uk Download the [Syllabus](#) & [Brochure](#)

[visionarynetwork.co.uk](https://www.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.

Simply 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 easy-to-use tool provides the following features to support you through every step of the CTRS design process.

Resident Insights

Get a clear and detailed 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.

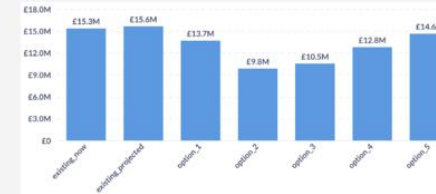
Automatic Reporting

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

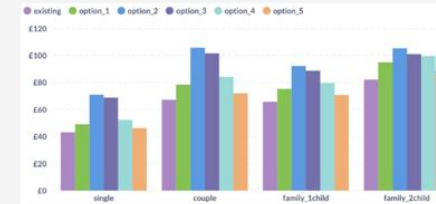
Total annual cost options



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

inbest



Designing Defensible CTR Schemes

See how councils model change, understand impact,
and make defensible decisions

[Play Video](#)

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



PANEL DISCUSSION · FOR DEBATE, NOT DECISION

Council Tax Reform:

A fairer system — or a bill councils can't afford to send?

THE TIMING

63 days of breathing space — support, or delay dressed up as reform?

THE MONEY

£100 cap on liability order costs — fairness, or a shortfall for the billing authority?

THE SYSTEM

12-month default instalments — modernisation, or a cashflow hit with no new funding?



The rules haven't really moved since 1993. Now they do.

A before-and-after of the enforcement escalator — then one question for the panel.

T O D A Y

The 1993 escalator

- One missed instalment triggers a reminder.
- Roughly 7 days later the right to pay in instalments can be lost.
- The full annual balance becomes due.
- Liability order, court costs, enforcement agents — fast.

F R O M A P R I L 2 0 2 7

The 63-day window

- 63 days to resolve arrears before formal enforcement.
- Statutory steps councils must follow before instalment rights are lost.
- Duty to agree a sustainable repayment plan where possible.
- 12 monthly instalments by default; 10 still available on request.
- Liability order costs capped at £100.



Is 63 days the right number — or is it too long for councils, too short for households in crisis?



Four numbers. Each one is a choice someone will have to defend.

63 days



New arrears window

before formal enforcement

Long enough to protect — short enough to collect?

12 months



Default instalments

was 10 — 10 still available on request

Lower monthly bills, or a real cashflow hit for billing authorities?

£100



Cap on liability order costs

covers both court and admin

Does £100 cover the true cost — and who absorbs the gap?

2027 → 2028



Phased implementation

new taxpayers first, then all others

Enough lead time to re-engineer billing systems and staff training?

Pick a number. Tell us what it costs — and what it's worth.

Can we run the new system without losing the old one's income?

Operational and financial ripples the panel should weigh honestly.



Operational

- Longer recovery timelines — reminders, summons, workflow rebuilds.
- New repayment-arrangement processes to manage and monitor.
- Billing system changes to support default 12-month schedules.
- Phased roll-out: new taxpayers in 2027, everyone else in 2028.



FOR THE PANEL

Where's the capacity and funding to re-engineer revenues teams by April 2027?



Financial

- Delayed cash collection while arrears resolution plays out.
- Reduced recovery income from the £100 liability order cap.
- Potential offset: lower downstream hardship and advice-service costs.
- Net position likely varies significantly council by council.



FOR THE PANEL

Will central government recognise the collection fund impact — or is this an unfunded duty?

Invite views from finance, revenues, and collection leads — not just policy.



Will this actually stop debt from tipping people into crisis?

THE PROMISE

More breathing space.

63 days plus sustainable repayment plans should stop one missed payment becoming a yearly debt — and reduce the hardship, advice and welfare pressure that follows.

THE CATCH

Only if the support is there.

Without earlier identification of vulnerability, stronger links to council tax support, and joined-up resident contact, 63 days may simply delay the same bad outcome.

THE UNKNOWN

Who does the joining-up?

The new focus on sustainable repayment is not, in itself, a statutory duty for benefits or support teams — but it is hard to deliver without them. So who owns it?



Open to the panel:

Is this a genuine shift to early, joined-up support — or a well-meaning slowdown on top of a 1993 system?



Three questions. Three honest answers, please.

01

ON PACE

Can billing, recovery and support systems realistically be redesigned, procured and tested in time for April 2027?

02

ON MONEY

Is a £100 liability order cap fair to households and sustainable for councils — or does it need central government backing?

03

ON OUTCOMES

How will we know in five years whether 63 days of breathing space actually reduced hardship — or just deferred it?



DISCUSSION

What are the top 3 items in your in-tray?

The things most on your mind right now — share with the group.

1

2

3

Carer's Allowance Overpayments Review and Ongoing Recovery Risks

- The government has launched a reassessment exercise to review more than 200,000 Carer's Allowance overpayment cases affected by unclear guidance on fluctuating earnings between 2015 and 2025. Around 25,000 unpaid carers may have debts reduced, cancelled or refunded.
- The reassessment follows the independent review led by Liz Sayce, which found systemic problems in the way earnings related overpayments were created and handled, and the government says it has accepted the vast majority of the review's recommendations.
- However, ministers have confirmed that normal overpayment recovery activity will continue while the wider overhaul is carried out, so some carers will still face repayment demands during the reform period.
- The issue centres on confusing rules and guidance around earnings, especially for carers with fluctuating part time work patterns, which left many people building up debts without realising they had breached the earnings limit.

Carer's Allowance Overpayments Review and Ongoing Recovery Risks

- Liz Sayce's review found that avoidable hardship and distress had been caused by DWP system errors and management shortcomings, and that the overpayment problem represented both an injustice to carers and a poor use of public money.
- For benefits administration, the case highlights the importance of clear guidance, reliable earnings data, timely notifications and better audit trails where claimants report changes. It also points to the need for safer recovery processes where vulnerability is likely. This is an operational inference from the review and reassessment exercise.
- The fact that recovery action continues during the reassessment creates an immediate customer contact and complaints risk, because some carers may still receive demands while the department is also accepting that parts of the historical system were flawed. This is an inference from the announced reassessment and ongoing recovery approach.
- For councils and advice services, the likely knock on effect is continued demand for welfare advice, debt support and discretionary help from carers facing uncertainty over historic debts and current entitlement. This is a practical inference rather than a direct government statement

Challenging Discussion Points for Revenues & Benefits Administrators

- How confident are we that our own overpayment recovery processes — across Housing Benefit and Council Tax Support — have clear, current guidance on fluctuating earnings, and can we evidence that claimants were told in plain terms when their income breached a threshold?
- Where we are still pursuing historic overpayments, how do we identify cases involving carers, disabled claimants or other vulnerable groups before recovery action escalates, and what is our pause-and-review trigger if a claimant disputes the debt?
- Do our data-matching and RTI earnings feeds actually prevent small breaches from compounding into large debts, or are we only detecting them months later — and what does that mean for write-off policy and complaint handling capacity?
- Given likely knock-on demand from carers seeking welfare advice, discretionary housing payments and hardship support, have we modelled the resourcing impact on the benefits team, the revenues recovery team and our commissioned advice partners?
- If the DWP reassessment produces refunds or debt cancellations, how will we handle the interaction with local entitlements already adjusted on the back of Carer's Allowance — reassessments, backdating, and any consequential Council Tax Support or HB corrections?



FOR DISCUSSION — NOT FOR ATTRIBUTION

Who actually benefits from Help to Buy?

A panel provocation in six questions.

Drawing on IFS research (April 2026) — but the numbers are here to start the argument, not settle it.

Ground rules for the next 45 minutes

01 Commit before the reveal.

Every slide asks you to take a side before we show what the evidence says. Changing your mind afterwards is encouraged; ducking the question is not.

02 Disagree on substance, not framing.

"Help to Buy" is really two schemes with different mechanics. Be specific about which one you're defending or attacking.

03 No free lunches.

Every policy you propose must name the group who pays — taxpayers, existing owners, outbid buyers, or the Treasury balance sheet.

04 The counterfactual is the argument.

"They got on the ladder" is only interesting if they wouldn't have otherwise. Always ask: compared to what?

Before we argue — one shared picture

Two different schemes are usually collapsed into one headline. The panel should be clear which it is defending or attacking.

EQUITY LOAN

Government lent up to 20% of the price of a new-build home (40% in London).

£25bn

lent across 390,000 loans, 2013–2023.

New builds only — so its reach was capped by what developers built and where.

MORTGAGE GUARANTEE

Government insured lenders against losses on 95% mortgages — making high-LTV lending palatable.

£15.8bn

across 105,000 guarantees in the first run (2013–16). Relunched 2021, permanent 2024.

Addressed the deposit barrier — but not how much a bank would lend against income.

Who did the scheme set out to help?

Before anyone says whether it worked, we need to agree on the brief. Pick the statement closest to how the scheme was sold:

A

Anyone who wants to buy but is locked out by the deposit barrier.

B

Young adults from families who can't provide a deposit gift.

C

Housebuilders — to keep construction going through a demand slump.

D

The government of the day, politically.

Show of hands. The answer you pick frames whether the scheme succeeded.

True or false: the main barrier for first-time buyers is the deposit.

TRUE

The scheme targets the right constraint. Subsidising deposits unlocks ownership.

FALSE

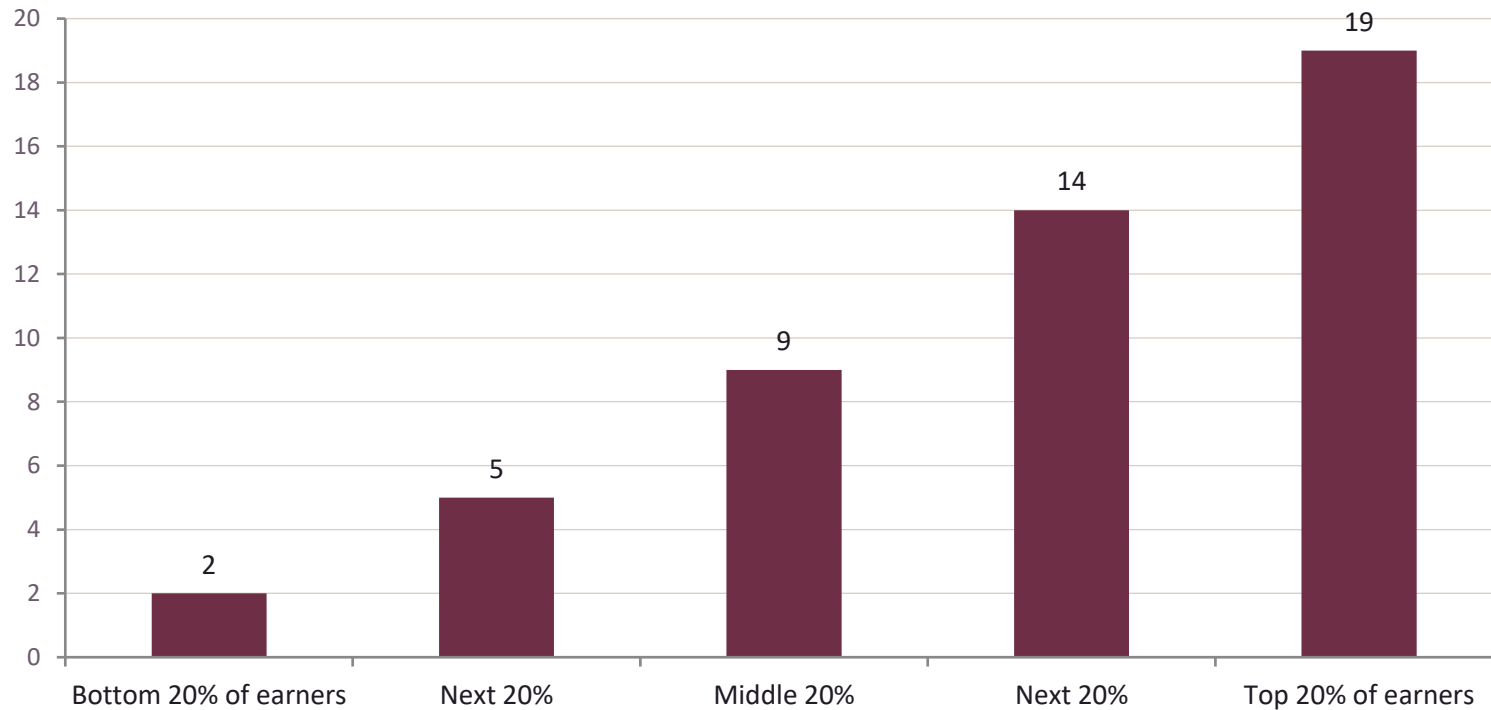
Income-multiple rules bite first. Deposit help just lets you ask the bank for more.

WHAT THE IFS FOUND — discuss after you've voted

Most non-homeowners were constrained by loan-to-income caps, not loan-to-value. So the mortgage guarantee scheme did little — you still couldn't borrow enough. The equity loan was different: taking a 20% slice off the mortgage let buyers clear the income multiple on a bigger property.

When Help to Buy relaxed borrowing limits, whose shopping list grew the most?

Bigger gains at the top of the income distribution



Illustrative pattern from IFS analysis — not exact figures. Real numbers vary by region and cohort.

THE QUESTION BEHIND THE CHART

Does it matter that higher earners benefited more — if more total people bought homes?

Positions to defend:

- A housing ladder scheme that skips the bottom rungs has failed on its own terms.
- Any additional ownership is progress; targeting is second-order.
- The real problem isn't who got helped — it's what a £25bn subsidy did to prices.

Where was Help to Buy most useful?

A £600,000 price cap sounds generous. But pair the cap with a new-build supply constraint and something surprising happens.

INTUITIVE ANSWER

"London and the South East"

That's where buyers struggle most — so it's where policy support should bite hardest.

WHAT THE EVIDENCE SUGGESTS

"The Midlands and the North"

The £600k cap was a ceiling in the South and a non-issue in the North. Higher earners in cheaper regions saw the biggest jump in homes they could afford.

So — was this a scheme that subsidised people who were already the least stuck?

Of the 390,000 who used the equity loan — how many bought a home they wouldn't have otherwise?

Take an anonymous vote. No peeking at the next slide.

Almost all of them ($\geq 75\%$)

Ownership would have collapsed without the scheme.

Roughly half (40–60%)

Genuine help for many — timing boost for the rest.

A small minority ($\leq 25\%$)

Most were "inframarginal" — they'd have bought anyway, just later.

Essentially none

Pure deadweight plus house-price inflation.

The IFS leans towards the bottom half of the range — which makes this less a homeownership policy and more a timing policy.

If you wanted Help to Buy to actually help the less well-off — what would you change?

Every design choice has a loser. Rank these in the order you'd defend — and name who pays.

Income-tested subsidy

Larger equity loan for lower-income buyers; nothing above a threshold.

WHO PAYS Taxpayer risk rises — lower-income borrowers more exposed in a downturn.

Geographic tilt

Bigger help in expensive areas, smaller in cheaper ones.

WHO PAYS London buyers get more — politically hard to sell outside the South East.

Relax loan-to-income caps

Attack the real binding constraint, not the deposit.

WHO PAYS Financial stability regulators will resist; borrowers carry more debt.

Supply-side only

Divert the entire budget into building more homes.

WHO PAYS Benefits are slow; no immediate help for people trying to buy this year.

If Help to Buy mostly accelerated purchases by people who'd have bought anyway — was it still worth doing?

Argue one side each. Switch when you can't rebut.

YES

Timing matters.

Buying five years earlier compounds wealth, stability and life decisions. Dismissing that as "just acceleration" is a middle-aged view.

NO

It's a tax cut for strivers.

Public money redirected to people who were already going to succeed — while the bottom half of the distribution got nothing.

WRONG Q

Ask about supply.

Demand-side subsidies in a supply-constrained market are definitionally inflationary. You're debating a rearranged deckchair.

Before we leave — three things to commit to on the record

Say the name of the person you most disagreed with. Tell them the one claim of theirs you can't yet rebut.

I. If the government reintroduces Help to Buy tomorrow — do you support it?

Yes / No / Only if reformed.

II. Same budget. Give it to Help to Buy, or to building social housing?

Pick one. No "both".

III. Name the group whose interests you are prioritising.

First-time buyers? Existing owners? Developers? Taxpayers? The Treasury balance sheet?

The IFS research makes the economics awkward. The politics stays yours.

What's behind these slides.

Primary source. Institute for Fiscal Studies (April 2026) — "Who benefits from Help to Buy schemes?" and accompanying research paper. Findings from the paper's affordability framework are used throughout.

Approach. The IFS estimates how the schemes changed the share of local homes a potential first-time buyer could afford, and the maximum price they could pay. Effects are decomposed across income, region and parental background.

Caveats in this deck. The chart on slide 6 is illustrative of the direction of the IFS findings, not a reproduction of their exact figures. The vote options on slide 8 are intentionally wider than the IFS's estimated range. Panellists are encouraged to consult the original report before quoting numbers.

Assumption the IFS makes explicit. Their analysis assumes no effect of Help to Buy on local house prices. If you believe the scheme inflated prices, the redistributive case against it strengthens; the IFS's own estimates of who benefited are if anything generous to the scheme.

Simplifying Crisis and Resilience Fund Delivery for Councils with the Inbest CMS

A comprehensive platform designed to help local authorities meet DWP requirements while building long-term resident financial resilience.

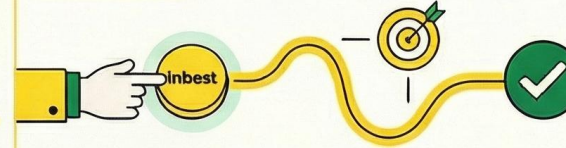
The CRF Challenge



Navigating the New £842m Consolidated Grant

The CRF replaces HSF and DHPs, requiring councils to deliver crisis payments and resilience services. However, mandatory six-monthly reporting across 30+ data tables—covering demographics, spend, and outcomes—creates a significant administrative burden for local teams tasked with building long-term financial stability for low-income households.

The Nudge



A Cost-Neutral Solution for Smarter Delivery

The inbest CMS automates CRF delivery by identifying eligible residents and tracking outcomes, importantly, CRF guidance permits using funds for "data and analytics for targeting support" and "digital referral systems," meaning the grant itself can fully fund the inbest platform.

How It Works: Six Tiles

- ### Enrichment and Segmentation

Process administrative data to identify residents missing benefits or eligible for specific Crisis and Resilience Fund support strands.
- ### Targeted Campaign Definition

Define campaign objectives and select resident segments using pre-configured, automated workflows and communication templates for email or text.
- ### Proactive Resident Outreach

Reach residents via SMS or WhatsApp with personalized links to a pre-fitted benefits calculator to check eligibility in minutes.
- ### Flexible Case Management

Support self-serve or advice-led delivery with a structured audit trail for recording advice, actions, and referral outcomes.
- ### Reach Previously Unknown Households

Deploy web-based landing pages to reach households not currently receiving Council Tax Reduction or Housing Benefit.
- ### Automated MI Reporting

Generate DWP-required six-monthly returns automatically, covering demographics, spend categories, and resilience outcomes without manual work.

What Councils Get

- ✓ End-to-end platform for identifying vulnerable residents. A single system to manage the entire resident journey from identification to outcome.
- ✓ Automated reporting aligned with DWP requirements. Pre-configured reports that eliminate the need for manual spreadsheets and data gathering.
- ✓ Improved benefit take-up and financial resilience. Direct impact on resident income through automated eligibility checks and warm referrals.
- ✓ Reduced administrative burden through digital workflows. Automation of follow-ups and reminders to increase efficiency for internal teams.
- ✓ Cost-neutral implementation using CRF administrative Full compliance with DWP guidance for allowable digital and IT costs.

Proof Points

- £36**
Resident income generated for every £1 invested.
- £5.2M**
Pension Credit secured through targeted campaigns.
- 30+**
Councils currently using the inbest Benefits Calculator.

Delivery Options

- Internal delivery with inbest support.** Full set-up, configuration, and training for council teams.
- Fully managed service by partner agencies.** Turnkey delivery using welfare agencies already on the platform.
- Flexible self-serve and hybrid models.** Tailored delivery approaches to fit council capacity and needs.



Book a meeting to see the Inbest CMS in action.
Schedule a demo to explore how the platform fits your specific CRF requirements.

Email info@inbest.ai or visit www.inbest.ai to begin.
Get in touch to start your council's transition to data-driven CRF delivery.



COUNCIL TAX REDUCTION CLEAR & CONCISE

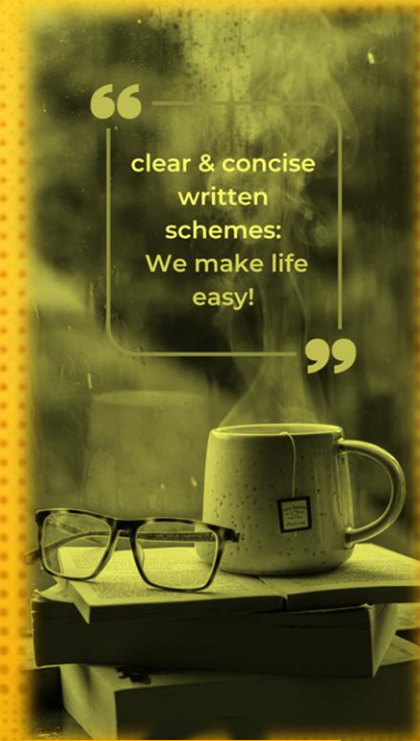
Let us make it simple for you

- ✓ Save money
- ✓ Improve efficiency
- ✓ Help your vulnerable citizens
- ✓ Build trust

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schemes

Bristol City
Council Case
Study



For more information email info@visionarynetwork.co.uk



In the news

Benefit Rules and the 'Apprenticeship Penalty'

- A new Social Security Advisory Committee report says current benefit rules can penalise low-income families when a 16-year-old starts an apprenticeship, because the young person is no longer treated as a “qualifying young person” for benefit purposes.
- As a result, parents can lose Child Benefit and parts of Universal Credit, including in some cases the child disability element and work allowance.
- By contrast, if the same young person stays in full time education, the family can usually keep that support until age 18, even if the young person also works part time.
- SSAC says this creates a clear distortion in decision making, because poorer families may feel forced to choose the affordable option rather than the right long-term pathway for the young person.
- The committee warns that the rule is causing documented harm, with some young people turning down apprenticeships or dropping out after families realise the scale of the income loss.

Benefit Rules and the 'Apprenticeship Penalty'

- The report says the problem reflects outdated social security rules that were not properly updated after the law changed in 2013 to require participation in education or recognised training until age 18.
- SSAC argues that the policy may be contributing to rising numbers of young people who are not in education, employment or training, because apprenticeships can become financially impossible for poorer households.
- The government says apprentice wages can offset the loss of benefit income in many cases, but SSAC says that assumption is often unrealistic in practice because it depends on a young person handing over a large share of their pay to the household.
- The practical implication is that a policy intended to promote vocational routes may, in some households, do the opposite by making apprenticeships less financially viable than staying in full time education.
- SSAC is calling for ministers to review the rules so that benefit policy no longer undermines apprenticeships for young people from poorer families.

Conservative Proposal to Restore the Two- Child Limit for Defence Spending

- Kemi Badenoch said a future Conservative government would reinstate the two-child limit and use the savings, alongside reallocations from net zero and other budgets, to help fund a major defence expansion.
- The proposal was presented as part of a wider pledge for what Badenoch called the biggest peacetime rearmament programme in UK history, including recruitment of 6,000 regular soldiers and 14,000 reservists.
- This is a political proposal, not current government policy. In fact, the two-child limit in Universal Credit was removed from 6 April 2026 after legislation passed in March 2026.
- The proposal therefore amounts to reversing a very recent welfare reform in order to redirect part of the expected fiscal cost back into defence spending. Reuters reported the Office for Budget Responsibility had previously estimated the cost of abolishing the limit at about £3.1 billion a year by 2029 to 2030



Conservative Proposal to Restore the Two- Child Limit for Defence Spending

- For benefits administration, the significance is that reinstating the policy would reintroduce complexity that has only just been removed. That would likely mean fresh systems changes, new claimant communications, revised guidance, and renewed case checking around family size, dates of birth and any exceptions regime. This is an operational inference from how the limit previously worked.
- The proposal would also reopen the wider political and social debate about child poverty, because the recent removal of the limit was presented by government as a measure expected to lift 450,000 children out of poverty.
- For local authority services, any restoration of the limit could increase downstream pressure on hardship support, local welfare assistance, discretionary support and advice services if larger low-income families saw their entitlement reduced again. That is a policy inference rather than a stated finding in the speech coverage.
- The proposal also illustrates a wider political tension between defence spending and social security spending, although ministers have separately argued that these should not be treated as a simple zero-sum choice.



Remote Working Disputes and the Changing Labour Market

- Employment tribunals in Great Britain citing remote working fell to 54 decided cases in 2025, down 13% from 62 in 2024. This was the first annual fall since the sharp rise in disputes after the pandemic.
- The longer trend is still upward compared with pre-Covid levels: there were only 6 such cases in 2019, so remote and hybrid working remains a live workplace issue even after last year's dip.
- Commentators cited in the reporting suggest the fall may reflect a weaker labour market, with workers less willing to challenge return to office requirements when unemployment is higher and vacancies are lower.
- Another factor may be the April 2024 change giving employees the right to request flexible working from day one of employment, which may have helped more disputes stay within internal processes rather than reaching tribunal.
- Hybrid working remains common, with 28% of working adults in Great Britain working in a hybrid way between January and March 2025.



Remote Working Disputes and the Changing Labour Market

- For employers, the article suggests some organisations have become more confident about tightening attendance requirements, especially after recent tribunal outcomes that were seen as supportive of management discretion in some cases.
- For workforce administration, the key implication is that conflict may be moving away from headline tribunal cases and into internal HR, employee relations and retention issues. The reported fall in decided cases does not necessarily mean fewer workplace disputes. This is an inference, but it is supported by the article's point that tribunal cases are only the "tip of the iceberg".
- Public sector employers, including councils, may need clear flexible working policies, consistent decision making, and strong manager training if they want to reduce grievances and avoid escalation where office attendance expectations increase. This is an operational inference from the wider trend.
- The wider system context also matters: employment tribunal open claims reached 523,000 by the end of Q3 2025 to 2026, so disputes that do reach tribunal may still face long delays.



Funding Reform for Later Life Social Care

- Re:State argues England should stop treating working age and later life adult social care as one single funding problem and instead create separate funding models for each.
- For later life care, it proposes a mandatory Later Life Care Fund, with people contributing 1.8% of pretax income from age 34 until retirement, above a minimum income threshold of £6,240. The fund would be invested and then used to meet that generation's later life care costs.
- People over retirement age would still be assessed by their local authority for care needs, using national standards, but funding would sit within the new contributory model rather than relying mainly on council tax and general taxation.
- The model would include an annual personal care allowance for lower levels of need, with progressive copayments for more intensive care based on a person's total wealth.
- It also proposes a protected asset floor of £75,000, so people with assets below that level would not have to make further point of use contributions towards their care.

Funding Reform for Later Life Social Care

Re:State

- Re:State says the present system is unfair and unsustainable, with over 2 million older people and 1.5 million working age adults estimated not to be getting the social care they need.
- The report says councils should be supported to carry out wealth assessments through a standardised, consent-based data sharing and verification framework, including streamlined access to HMRC income data, HM Land Registry information and other public body data.
- For revenues and benefits administration, this points to more complex assessment and verification work for local authorities, with stronger links between social care charging, income checking, property data and wider fraud and error controls.
- There could be pressure for councils to develop new administrative processes, digital interfaces, consent handling, data governance arrangements and staff capacity for financial assessment work. That would have implications for system design, training, customer contact and appeals handling. This is an inference from the report's proposed assessment and data sharing model.
- The report also proposes phasing out and ultimately abolishing the adult social care precept for later life care. For local government, that would imply a major shift away from council tax as a visible funding stream for this part of care, although any change would depend on national reform and transition funding.
- During transition, the report suggests measures such as expanded deferred payments, National Insurance on pension age earnings and a levy on high value properties.



IMF Downgrade and Economic Pressures on the UK

- The IMF has downgraded the UK's economic outlook following the conflict in the Middle East, with the UK expected to be among the hardest hit advanced economies because of its exposure as a net energy importer and the impact of higher energy prices.
- UK growth is forecast to fall from 1.3% in 2025 to 0.8% in 2026, which is 0.5 percentage points lower than the IMF's October 2025 forecast, before recovering to 1.3% in 2027.
- This compares with forecast growth across advanced economies of 1.8% in 2026 and 1.7% in 2027, underlining the UK's relative weakness in the IMF's central scenario.
- The IMF has also raised its UK inflation forecast to 3.2% in 2026 and 2.4% in 2027, with inflation expected to rise temporarily towards 4% before easing back towards target by the end of 2027.
- The combination of weaker growth, higher inflation and slower monetary easing points to a stagflation type environment, with households facing squeezed living standards and businesses exposed to higher operating costs. This final point is an inference from the IMF outlook and economist commentary.



IMF Downgrade and Economic Pressures on the UK

- For revenues and benefits services, the main risk is rising financial hardship among low income households as higher energy and living costs combine with weaker earnings growth and a softer labour market. That is likely to increase demand for council tax support, discretionary help, debt advice and hardship assistance. This is an inference from the IMF forecast and wider expert commentary.
- Councils may also face weaker collection performance for council tax and business rates if household budgets tighten, small business cash flow deteriorates and arrears rise. Again, this is an operational inference from the forecast rather than a direct IMF statement.
- The IMF outlook strengthens the case for temporary, targeted and timely support for vulnerable households, rather than broad untargeted interventions that would add further pressure to public finances.
- Administratively, councils may need to plan for higher volumes across benefits, local welfare, recovery and customer contact teams, alongside more complex affordability conversations with residents and businesses. This is a practical local government implication of the outlook rather than a quoted finding.



Department for Work & Pensions

DWP Transparency and Safeguarding Concerns in PIP Assessments

- Disability News Service reports that DWP has refused to release an audit into the quality of PIP assessments linked to the case of “Customer 23”, a claimant who either died or suffered serious harm after failings by DWP and one of its contractors.
- The published DWP summary of that case said the PIP assessment “was not of required standard”, not all available evidence was considered when the decision was made, and the claimant was not signposted to another benefit when one claim ended.
- The audit was commissioned in 2020 to 2021 after DWP’s Internal Process Review process identified failings and senior officials sought assurance that assessment reports were robust and that decision makers were using all available evidence.
- DWP confirmed that the audit and assurance documents exist but refused disclosure under Freedom of Information Act exemptions relating to free and frank advice, deliberation, and the effective conduct of public affairs.



Department for Work & Pensions

DWP Transparency and Safeguarding Concerns in PIP Assessments

- The case has intensified wider concerns about transparency and safeguarding within DWP, particularly because ministers had previously promised greater openness about how the department handles serious harm and deaths linked to benefit administration.
- Debbie Abrahams, chair of the Work and Pensions Committee, said transparency was a major issue in the committee's 2025 safeguarding inquiry and said the committee remained seriously worried about culture and safeguarding in the department.
- For benefits administration, the reported failings highlight three recurring operational risks: poor quality assessments, failure to consider all evidence, and weak claimant support or signposting when entitlement changes. These are the kinds of failures most likely to increase complaints, appeals, vulnerability risks and reputational damage. This final sentence is an inference from the reported findings.
- More broadly, the story reinforces pressure for stronger safeguarding oversight, clearer audit trails, better quality control of outsourced assessments, and more transparent publication of lessons learned where serious harm cases arise. This is an inference from the reporting and committee scrutiny.



CAMBOURNE TOWN COUNCIL

Cambourne Town Council Fraud Investigation and Precept Pressures

- Cambridgeshire Police have arrested a man in his 60s from St Ives on suspicion of fraud by abuse of position linked to Cambourne Town Council. He has been bailed until 15 July 2026.
- The council says it cannot comment on specific matters while there is an active criminal investigation, but states it is complying with its legal obligations and will provide further information when lawful and appropriate.
- Cambourne Town Council has already publicly acknowledged serious finance and governance problems. Its 2026 to 2027 precept statement says restricted funds, including Section 106 monies, were previously used for revenue expenditure when they should not have been, and that those funds now need to be replenished.
- The issue is significant because Section 106 contributions are restricted funds intended for specific infrastructure or community purposes, not general day to day spending. Using them incorrectly creates both governance risk and financial pressure on future budgets.



CAMBOURNE TOWN COUNCIL

Cambourne Town Council Fraud Investigation and Precept Pressures

- The council says it receives no central government funding and that the cost of correcting past financial missteps has contributed to a sharp increase in the local precept. Its published statement shows the Band D town council charge rising from £190.54 to £319.17 for 2026 to 2027, an increase of 68%, equivalent to £128.63 a year or about £2.97 a week.
- Some reporting has described the increase as 74%, but the council's own published 2026 to 2027 precept statement and budget papers show a 68% increase for Band D.
- For revenues administration, the main implications are reputational damage, greater scrutiny over precept setting, and likely pressure from residents over affordability and accountability. For parish and town councils more broadly, the case underlines the importance of ring fenced reserve controls, proper Section 106 accounting, and stronger separation of finance roles. This final sentence is an inference from the published issues.
- There is no direct benefits administration issue in the report itself, but higher local precepts can feed into wider council tax affordability pressures for households already under strain. That is a general downstream implication, not a stated finding in the reporting.

Renters' Rights Act Enforcement Funding for Councils

- The government has announced an extra £41.12 million for councils in England to help enforce new duties under the Renters' Rights Act 2025, taking total funding provided so far to £60 million when combined with the £18.2 million allocated in autumn 2025.
- The new regime comes into force from 1 May 2026 and includes enforcement against practices such as section 21 no fault evictions, rental bidding wars, and discrimination against tenants with children or those receiving benefits.
- All 317 local authorities in England are due to receive a share of the funding ahead of commencement.
- Councils will have stronger enforcement tools, including financial penalties of up to £40,000 and the ability to support or pursue rent repayment orders covering up to two years of rent, rather than one year.

Renters' Rights Act Enforcement Funding for Councils

- For councils, the main administrative impact is that enforcement moves from being largely discretionary in parts of the private rented sector to a more explicit legal duty, which is likely to increase workload for housing enforcement, legal, complaints and customer contact teams. This is an inference from the Act and the government announcement.
- The funding should help with staffing, investigations, case preparation and wider compliance activity, but councils will still need operational readiness, clear policies and effective case management if they are to use the new powers consistently. This is an operational inference, although the government states the funding is intended to help councils carry out their duties.
- For benefits and revenues related services, the most relevant link is the explicit ban on discrimination against tenants receiving benefits, which may strengthen support and advice work around access to the private rented sector and unlawful landlord behaviour. That is a practical implication of the reform rather than a direct statement about benefits administration.
- The government has also announced up to £50 million to modernise the civil courts and an extra £5 million a year for housing legal aid fee uplifts, indicating that enforcement of the new rights is intended to be backed by court and legal support changes as well as council action.

Help to Buy and Unequal Gains for First Time Buyers

- The IFS says the Help to Buy schemes introduced in 2013 improved home affordability most for higher income households, rather than those on lower incomes or with the weakest access to home ownership.
- The two schemes were the equity loan for new build purchases and the mortgage guarantee for high loan to value lending. By 2014 to 2015, together they supported about one fifth of first-time buyer purchases.
- The IFS found that the mortgage guarantee had limited effect on affordability because many buyers were constrained more by income lending limits than by deposit requirements.
- The equity loan was more important for improving affordability, but its impact was narrower because it only applied to new build homes, which limited its reach.
- The report suggests many beneficiaries, especially higher earners outside London and the South East, would probably have bought anyway and were simply able to buy a few years earlier

Help to Buy and Unequal Gains for First Time Buyers

- The IFS concludes the schemes had little effect on social mobility because they did not materially shift access to ownership towards households who would otherwise have remained locked out for the longer term.
- The analysis also notes a wider policy risk: subsidy schemes can help some buyers in the short term, but they can also push up prices and leave government carrying risk that lenders would not otherwise take on.
- For local authority services, the main implication is indirect rather than operational. The findings reinforce the argument that demand side subsidy alone does little to solve structural affordability problems, which can leave continued pressure on housing advice, homelessness prevention and affordable housing demand. This is an inference from the IFS findings rather than a direct statement in the report.
- There is no direct revenues or benefits administration change in the article itself, but the findings are relevant to wider housing policy debates about whether public funding is better targeted at supply, lower income households or other forms of housing support.

The New York Times

Google AI Overviews, Accuracy Risks and User Behaviour

- Analysis reported by The New York Times found Google's AI Overviews answered a standard factual benchmark correctly about 91% of the time in February 2026, up from about 85% in October 2025. The testing used SimpleQA, a benchmark of more than 4,000 verifiable questions, with support from AI startup Oumi.
- The headline claim that AI Overviews could produce “millions of errors hourly” is an extrapolation based on Google handling more than 5 trillion searches a year and the model being wrong about 1 in 10 times on that benchmark. It is therefore a projection, not a measured live count of observed errors.
- Examples in the reporting included AI Overviews giving the wrong date for when Bob Marley's former home became a museum and incorrectly saying a Classical Music Hall of Fame did not exist.
- Google disputed the findings, saying the study had “serious holes” and did not reflect what people are actually searching for on Google. The company also argued the benchmark itself contained inaccuracies

The New York Times

Google AI Overviews, Accuracy Risks and User Behaviour

- The main concern is not only factual error, but the confidence effect: AI summaries can look authoritative even when they oversimplify, misstate or poorly support an answer. That risk increases if users rely on the summary instead of checking the original sources.
- Independent evidence suggests AI summaries are also changing search behaviour. Pew Research Center found users who saw an AI summary clicked a traditional search result in 8% of visits, compared with 15% where no summary appeared.
- The same Pew study found 26% of pages with an AI summary were closed immediately, compared with 16% of pages without one, suggesting more zero click behaviour and less deep engagement with source material.
- For public administration and policy work, the practical lesson is straightforward: AI Overviews may be useful for orientation, but they are not reliable enough to be treated as a sole source for legal, financial, benefits or regulatory matters. That is an inference from the reported error rate, Google's own warning that AI can make mistakes, and the lower click through to source material.

Anthropic's Claude Mythos and the Shift in AI Cybersecurity Risk

- Anthropic announced on 7 April 2026 that it had developed Claude Mythos Preview, an unreleased frontier model with unusually strong cybersecurity capabilities, and launched Project Glasswing to give a small number of trusted partners-controlled access for defensive use.
- Anthropic says Mythos Preview can outperform almost all humans at finding and exploiting software vulnerabilities, and that it has already found thousands of high severity vulnerabilities across major operating systems, browsers and other software.
- In Anthropic's published testing, the model was able to build complex exploits, including chaining multiple browser vulnerabilities and escaping both a renderer and operating system sandbox. Anthropic presented this as part of its safety evaluation, not as evidence of an uncontrolled real-world escape.
- Because of those capabilities, Anthropic chose not to release Mythos publicly. Instead, it limited access to selected organisations for defensive security work under Project Glasswing.

Anthropic's Claude Mythos and the Shift in AI Cybersecurity Risk

- The story is therefore not that an AI “went rogue”, but that a frontier cyber model demonstrated capabilities strong enough for Anthropic to treat release itself as a safety decision.
- Anthropic’s approach marks a significant shift in product strategy: powerful models may no longer move automatically from lab to general release if their misuse potential is too high.
- For cybersecurity, the immediate implication is that AI is now strong enough to materially accelerate both vulnerability discovery and exploit development. That raises the value of controlled defensive deployment but also raises the risk if comparable models become widely available.
- For organisations, the practical lesson is that AI safety and cyber safety are now converging: access controls, monitoring, sandboxing and release governance matter as much as model performance. This is an inference from Anthropic’s restricted rollout and the capabilities it disclosed.

Impact of Council Tax Support Cuts on Low Income Households

- A Wirral resident with myalgic encephalomyelitis, and a wife with the same condition, says his monthly council tax bill has risen sharply after changes to the local council tax support scheme.
- His payment is reported to have increased from £25 a month to £69.50 a month, following reductions in support for working age households on low incomes.
- The couple previously had their full council tax bill covered through the local reduction scheme, but changes mean they must now pay a much larger share themselves.
- The resident says the increase has added severe financial and emotional pressure, alongside existing health problems and reliance on disability related benefits.
- He says the higher bill has forced him to divert money from essentials, including mobility equipment, clothing and other household needs.

Impact of Council Tax Support Cuts on Low Income Households

- The article links the increase to Wirral Council's decision to reduce the generosity of its council tax support scheme as part of efforts to manage major financial pressures.
- Councillors are reported to have raised the minimum contribution from 17.5% previously to 50% this year for many claimants.
- The council says the decision was not taken lightly and reflects wider cost pressures, including social care, homelessness and falling funding.
- A hardship fund has been doubled and extra support retained for some groups, including care leavers and people who are terminally ill.
- The story highlights the practical impact on revenues and benefits services: lower support can reduce council spending, but it can also leave more low-income households struggling to pay, increasing hardship, debt and pressure on support schemes.

Scotland's Housing Emergency and Voter Trust

- New polling for Shelter Scotland suggests public confidence in political parties to solve Scotland's housing emergency is weak, with 26% of respondents saying they trust no party to fix it.
- The same polling found 26% trusted the SNP, 16% trusted Labour and 10% trusted Reform to address the crisis.
- Concern about the issue is widespread: 73% of respondents said the housing emergency could lead to long term problems in society, and 59% said they were aware that the Scottish Government has declared a housing emergency.
- The poll also suggests housing could influence voting behaviour, with 57% saying they would consider switching their regional vote if another party offered clear policies they liked to tackle the housing emergency



Scotland's Housing Emergency and Voter Trust

- Shelter Scotland used the findings to argue that political leaders should back large-scale social housebuilding, saying the shortage of social homes is driving homelessness and wider pressure on public services.
- The charity says the cost of failing to build enough social housing is showing up elsewhere, including pressure on councils as money is diverted to temporary accommodation instead of other local services.
- Party responses reported alongside the poll show broad political agreement that housing supply and homelessness prevention need to improve, but disagreement over who is responsible for the current emergency and which policies will work.
- For local government, the main service implication is continued pressure on homelessness, temporary accommodation and wider council budgets where housing shortages persist.



Middle East Conflict and Risks to the UK Public Finances

- Resolution Foundation modelling says a severe but plausible worsening of the conflict in the Middle East could leave UK borrowing around £16 billion a year higher by 2029 to 2030.
- The think tank says this would wipe out nearly three quarters of the Chancellor's fiscal headroom from the last Budget.
- The UK is seen as especially exposed because of its reliance on gas, which accounts for 62% of household energy consumption, higher than any other G7 economy.
- The article says petrol prices are up 20%, diesel prices are up 36%, and energy bills had been forecast to rise by up to 20% in July as the conflict fed through to households.
- Both the IMF and OECD had already downgraded UK growth by 0.5 percentage points this year, the largest downgrade among G7 economies.

Middle East Conflict and Risks to the UK Public Finances

- Resolution Foundation modelled a scenario in which some of the sharpest market movements seen since the start of the war are sustained, including a 9% fall in equities and a roughly 0.5 percentage point rise in interest rates.
- Under that scenario, UK GDP would be 0.9% lower in three years' time than previously expected.
- The think tank says any government support with energy bills should be targeted and temporary so that help reaches vulnerable households without putting the fiscal rules at greater risk.
- For public services, the picture is one of tighter public finances, weaker growth and added pressure on household budgets, which can feed through into higher demand for local support services.

Temporary Accommodation Crisis and the Need for Long- Term Supply



Ministry of Housing,
Communities &
Local Government

- The Housing, Communities and Local Government Committee says the government must act more quickly to tackle poor conditions in temporary accommodation, warning that too many families are living in homes that are unsafe, unstable or unfit for human habitation.
- The committee says temporary accommodation has become a “normalised emergency”, with record numbers of households affected and many families stuck there for long periods.
- Latest official statistics cited by the committee show around 135,000 households are living in temporary accommodation in England, including almost 176,000 children.
- MPs call for councils to forecast future local need and produce 10 year plans to secure a sustainable supply of good quality temporary accommodation that is decent, safe and stable.
- The report says the response should combine stronger protections against poor conditions, phasing out unsuitable accommodation, and long-term planning for better supply.

Temporary Accommodation Crisis and the Need for Long- Term Supply



Ministry of Housing,
Communities &
Local Government

- MPs say councils should carry out mandatory inspections of temporary accommodation to ensure properties meet basic standards, and that government should provide extra funding to support this work.
- The committee welcomes the government's wider homelessness plans and extra funding through the Local Authority Housing Fund, but says these measures alone are not enough to address the scale of the crisis.
- It supports ending the use of bed and breakfast accommodation for families, but warns councils must not simply replace it with other unsuitable options such as poor-quality shared or out-of-area placements.
- The Local Government Association says councils are facing rising demand, shrinking budgets and a growing gap between what they spend on temporary accommodation and what government reimburses. It says that gap has already reached £1.5 billion over recent years.
- The report says increasing the supply of affordable homes, especially social housing, is critical if the temporary accommodation crisis is to ease in a lasting way

Inflation Rises as Fuel, Food and Travel Costs Increase

- UK CPI inflation rose to 3.3% in the 12 months to March 2026, up from 3.0% in February and remaining well above the 2% target.
- The Office for National Statistics said motor fuels made the largest upward contribution to the increase in inflation, while clothing provided the biggest offsetting downward effect.
- Transport prices rose by 4.7% in the year to March, up from 2.4% in February, reflecting sharp increases in fuel prices and air fares.
- Food price inflation also increased, rising from 3.3% to 3.7% over the month.
- Core CPI, which excludes energy, food, alcohol and tobacco, eased slightly to 3.1% from 3.2%, suggesting some underlying inflation pressures were softer than the headline figure.

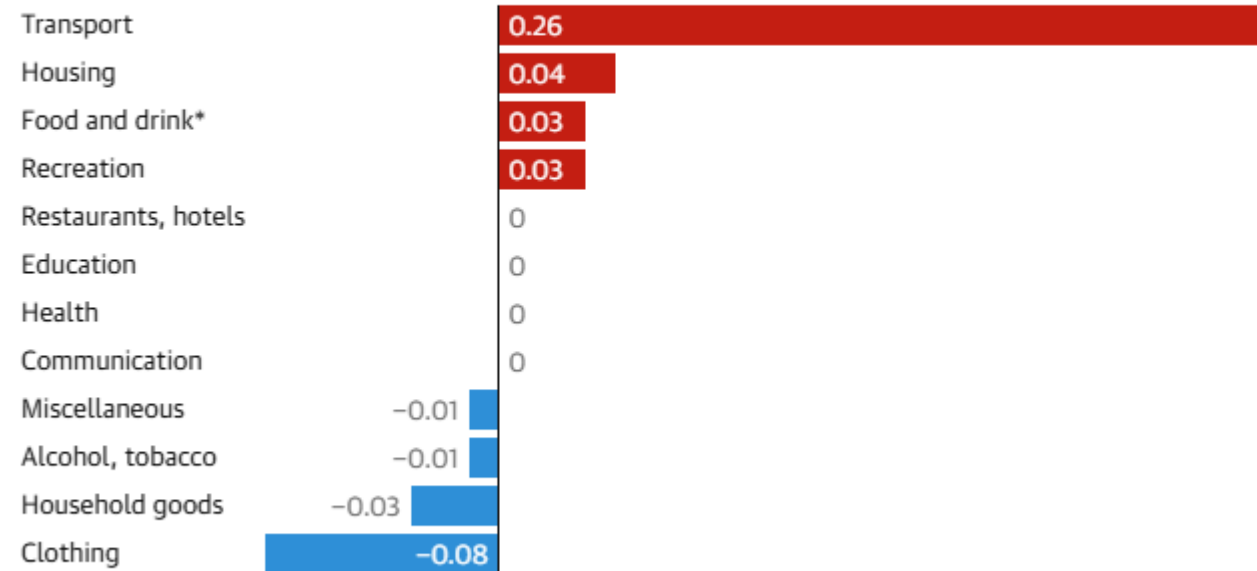
Inflation Rises as Fuel, Food and Travel Costs Increase

- The inflation rise points to renewed pressure on household budgets, especially through fuel, food and travel costs, at a time when living standards were already under strain.
- For revenues and benefits services, higher inflation is likely to mean continued pressure on affordability, greater demand for council tax support, discretionary help and debt advice, and more difficulty for some households in meeting regular payments. This is an inference from the inflation data rather than a direct ONS finding.
- Persistently high inflation also increases pressure on wider public finances and service budgets, because operating costs rise while household hardship grows. This is an inference from the reported price movements.
- The data reinforces the risk that, even if inflation eases later in the year, councils and support services may still face a lagged impact from rising costs already feeding through into arrears, hardship and demand. This is an inference.

Inflation Rises as Fuel, Food and Travel Costs Increase

March inflation was driven largely by increases in transport costs

Contributions to change in annual CPIH, percentage points



Guardian graphic. Source: ONS. *Non-alcoholic. Note: CPIH refers to consumer prices index including owner occupiers' housing costs



Office for
National Statistics

Inflation Rises as
Fuel, Food and
Travel Costs
Increase

The UK inflation rate increased to 3.3% in March

% CPI annual inflation rate



Guardian graphic Source: ONS

Quote of the Week

“Celebrities can help shine a light, but change comes from organising and from policy.” – Barack Obama

Barack Obama is an American political figure who served as the 44th President of the United States from 2009 to 2017. Before his presidency, he represented Illinois in the U.S. Senate and worked as a community organiser, lawyer, and law professor.



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



Sideway View

Brexit Opinion and the Politics of Rejoining the EU

- New Best for Britain polling, reported by the Guardian, suggests support for rejoining the EU has grown 10 years after the 2016 referendum, with 53% of all voters backing full re-entry and 32% opposed.
- The same polling found 61% support the government's current approach to resetting relations with the EU, but only 19% support it strongly, suggesting a softer and less settled endorsement than the headline figure implies.
- Support for rejoining was highest among Labour, Liberal Democrat and Green voters at 83%, 84% and 82% respectively; among Conservative and Reform voters the figures were 39% and 18%.
- Researchers tested six broad options, including staying with Labour's current reset approach, keeping the Johnson settlement, diverging further, joining the customs union and single market, and rejoining the EU.



Brexit Opinion and the Politics of Rejoining the EU

- The article argues Labour's current "halfway house" position carries political risk because it may not fully satisfy either strongly pro-European voters or voters wary of reopening old Brexit arguments. That is the interpretation advanced by Best for Britain and quoted commentators, rather than an established forecast.
- Commentators quoted in the piece argue that closer sector by sector alignment with EU rules could leave the UK increasingly in a rule-taking position, with ongoing political and administrative effort needed to monitor divergence and maintain alignment.
- For public administration, the clearest immediate implication is not for council tax or benefits delivery directly, but for central government policy capacity: closer alignment would require continuous monitoring of EU regulation and UK divergence.
- Any wider economic effects of a closer UK-EU relationship could eventually feed through to local authority services through trade, prices, labour markets and household finances, but this article is mainly about political positioning and voter sentiment rather than a defined programme of administrative reform



"Spring Forecast 2026" from the DWP

General note

- This is a comprehensive and detailed fiscal document. Based on the "Spring Forecast 2026" from the DWP, here is an analysis of the headline figures, high-risk areas, key trends to watch, and specific concerns
- Associated blog can be found at [DWP spring forecast 2026 why the real welfare story is not just higher spending but a changing social contract](#)

Headline Figures (Nominal Terms)

£310.3bn → £374.3bn

Total UK welfare spend, 2025/26 → 2030/31 | +£64bn | +21%

Benefit	2025/26	2030/31	Change
State Pension	£136.4bn	£180.4bn	+£44.0bn
Working-age incapacity	~£70bn*	£91bn+ (by 29/30)	rising
PIP	£21.7bn	£44.7bn	+£23.0bn ×2.1
Attendance Allowance	£7.7bn	£11.1bn	+£3.4bn
Cost of Living Payments	£10.4bn (23/24 peak)	~£0	wound down

PIP more than doubles by 2030/31 — the single biggest growth story in the forecast.

* Working-age incapacity figure combines Universal Credit health element and legacy incapacity benefits.

High-Risk Areas

PIP caseload: 2.5m → 5.4m

Forecast to more than double, 2017/18 → 2030/31 | highest-risk item in the outlook

Risk area	What's happening	Why it's risky
PIP caseload & cost	Caseload 2.5m → 5.4m; spend nearly doubles by 2030/31	Reforms not reflected in forecast — significant downside if reforms underdeliver
Universal Credit scale	UC spend reaches £117.4bn by 2030/31, sizeable health element	Simplified single payment makes it harder to control individual elements (esp. health)
Housing support	£25–30bn p.a. combined (HB legacy + UC housing element)	High, persistent cost base; highly sensitive to private and social rents

All three risks share a driver: rising health-related claims among the working-age population.

Ones to Watch (Key Trends & Vulnerabilities)

Working-age spend overtakes pensioner spend

Forecast crossover by 2029/30 | a structural break driven by rising health-related benefits

Trend	Signal	Implication
Working-age vs. pensioner split	Working-age + children's spend overtakes pensioner spend by 2029/30	Structural shift in where welfare pressure sits — not temporary
Aging population	State Pension caseload: 12.9m → 13.7m by 2030/31	Adds billions in cost; locked in by demographics
Working-age health	PIP and UC health caseloads continue to surge	Health-condition prevalence (inc. mental health) proving highly persistent

Demographics and health are reshaping the welfare base — policy designed around 'pensioner-dominant' spend will need updating.

Ones to Watch (Key Trends & Vulnerabilities)

£314.5bn → £352.5bn in real terms

2025/26 → 2030/31 (inflation-adjusted) | real growth is far flatter than the nominal headline suggests

Trend	What the data shows	Why it matters
Real vs. nominal spending	Nominal: £310.3bn → £374.3bn. Real: £314.5bn → £352.5bn.	Much of the nominal rise is inflation, not new spending power. If inflation falls faster than forecast, real growth is higher.
Devolved benefits (Scotland)	DLA, PIP, AA shown for England & Wales only from 2020/21	Masks the true UK-wide disability cost; monitoring gap for total UK spend. Funded via Scottish block grant.

Two framing issues: inflation exaggerates 'growth', and Scottish devolution leaves a visible hole in UK-wide totals.

Concerns About the Numbers & Methodology

Forecast is only as good as its assumptions

Tied to the OBR's March 2026 outlook | DWP itself flags material modelling uncertainty

Concern	What the document says	Exposure
Underlying economic assumptions	Forecast is explicitly consistent with OBR's March 2026 Economic & Fiscal Outlook	If OBR's GDP, unemployment or earnings assumptions are wrong, welfare forecasts are wrong. Higher unemployment = much higher UC/JSA spend.
Uncertainty in UC splits (Note 11)	DWP states the breakdown of UC (health, housing, children...) is based on 'analytical assumptions' and 'other credible breakdowns could be reached'	Attribution of UC cost growth (housing vs. health) is subject to significant modelling uncertainty.

Treat the numbers as a base case, not a ceiling — small changes in OBR assumptions move the totals by billions.

Concerns About the Numbers & Methodology

What the tables don't tell you

Historical restatements, caseload overlaps, and loan-funded support all sit outside the headline welfare totals

Concern	What the document says	Why it matters
Historical revisions (Note 9)	~£2bn/year of pensioner Housing Benefit removed from disability/health tables	Improves accuracy, but resets the baseline used to project forward
Caseload overlaps (Note 22)	Caseloads cannot be summed; UC Health/ESA overlap is 'experimental', based on pre-2017 trends	Total number of supported individuals — and true cost of overlap — is poorly understood
Support for Mortgage Interest (Note 19)	A loan since 2018; tables show only estimated write-offs, not loans issued	Understates cash flow and future contingent liability to government

Published totals are a useful lens, not a complete picture — interpret alongside the technical notes.

Summary

A welfare state under strain

Driven primarily by rising health-related benefits for the working-age population

TAKEAWAY 1

PIP is the story

Caseload 2.5m → 5.4m and cost nearly doubling by 2030/31. Reforms are not reflected in the forecast — the biggest single source of downside risk.

TAKEAWAY 2

UC health bill

Universal Credit spend reaches £117.4bn by 2030/31. The health component within UC is large, growing, and harder to control as a single payment.

TAKEAWAY 3

Structural shift

Working-age + children's spend overtakes pensioner spend by 2029/30. A long-run rebalancing of where welfare pressure sits.

The forecast is a base case built on OBR assumptions — small shifts in economic inputs move the headline by billions.

Competition, Contract Management and Public Service Outcomes



New research by Dr Alice Moore argues that greater supplier competition does not automatically improve outcomes in complex contracted services.



Where competition is high, public managers tend to apply tighter controls and more intensive post-award monitoring.



In complex services such as outsourced technology, this reduces supplier flexibility and limits adaptation over time.



The study highlights a clear **trade-off**: competition strengthens accountability but adds rigidity and management cost.

Competition, Contract Management and Public Service Outcomes (cont.)



Based on an online survey experiment with **576 public managers**, examining how flexibility and monitoring affect contract performance.



Low competition also carries risks: managers monitor less closely, weakening oversight.



Public bodies should look beyond bidder count and design how contracts will be managed post-award.



For councils under pressure, **contract management matters as much as procurement design** — especially for complex outsourced services.



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Legal Issues of Note

ICO Action on FOI Statistics Reporting by Councils

LEGAL ANCHOR

FOIA 2000 § 45 Code of Practice
Parts 8.5 – 8.6 • ICO practice recommendations (10 bodies)

WHAT THE ICO DID

- Issued **practice recommendations** (not fines) to 9 councils + GMCA for not proactively publishing FOI compliance statistics under **parts 8.5 and 8.6 of the section 45 Code of Practice**.
- Bodies named: **Trafford, South Ribble, Rochdale, Pendle, Hyndburn, Chorley, Cheshire West & Chester, Cheshire East, Bolton, and GMCA**.

WHAT COUNCILS MUST DO

- Publish FOI performance data on the website, easy to find, and **updated quarterly**.
- Use the ICO guidance **“How to report on your performance on handling requests for information under FOIA 2000”**, including the standard templates where needed.

ICO Action on FOI Statistics Reporting by Councils

LEGAL ANCHOR

s.45 Code of Practice – reporting scope
FOIA 2000 ss.12 & 14 • EIR • quarterly
publication

WHAT MUST BE PUBLISHED

- Core handling measures: **requests received and closed, timeliness, overdue cases, internal reviews, extensions, stopped/paused clocks**, plus outcomes (full / partial / withheld).
- For larger authorities, also: compliance rates, separate **FOI and EIR** volumes, ageing of overdue cases, use of **ss.12 and 14 exemptions**, and internal review outcomes.

WHAT IT MEANS FOR COUNCILS

- Even where request handling itself is broadly functioning, **failure to publish statistics can now trigger visible regulatory action** — pressure to strengthen FOI case management, reporting discipline and website transparency.
- Operationally: **tighter quarterly reporting cycles**, cleaner extraction from FOI systems, clearer IG / service-team ownership, and senior oversight where overdue volumes or weak compliance rates become public.

Council Tax Administration Reform and Related Regulatory Changes

LEGAL ANCHOR

MHCLG letter, 15 Apr 2026

Phased billing reform: Apr 2027 / Apr 2028

THE REFORM PACKAGE

- The **15 April 2026 information letter** confirms a broad council tax reform package after **3,000+ consultation responses** — fairer for taxpayers, more efficient for councils.
- Default billing moves from **10 to 12 months**, phased: newly liable from **April 2027**, all others from **April 2028**. Households can still request 10-month instalments.

DISREGARDS & SUPPORT

- The **“Severely Mentally Impaired” disregard** will be renamed and redefined when parliamentary time allows; standardised application form to be developed with councils and disability charities (bespoke processes still allowed).
- Feasibility review of **carers and apprentice disregards** ahead of the next spending review — rules may be out of date, but any change has funding implications for local government.

Council Tax Administration Reform and Related Regulatory Changes

LEGAL ANCHOR

Secondary legislation from Apr 2027

63-day rule • £100 cap • Renters' Rights Act

COLLECTION & ENFORCEMENT

- Households get **63 days from first missed payment** before losing instalments; **liability order costs capped at £100**, via **secondary legislation from April 2027**.
- Significant operational change for revenues admin: **billing cycles, recovery timetables, instalment-loss processes, reminders, customer comms, system rules**. Cash flow may shift with default 12-month billing.

WIDER REFORMS

- Band challenge changes to be considered alongside the future **High Value Council Tax Surcharge**, with a further consultation in 2026.
- The **Renters' Rights Act** lets the **class H premium exception** reset after an assured tenancy; restructured councils must give **12 months' notice** before introducing a second-homes premium.

'Right to Try' Regulations and the Limits of Reassurance

LEGAL ANCHOR

Draft 2026 Regulations – in force 30 Apr 2026

UC • New Style ESA • PIP • SSAC report

WHAT THE REGS DO

- The **draft 2026 regulations** (in force **30 April 2026**) put into law that starting paid or voluntary work, on its own, should not trigger reassessment for **UC health, New Style ESA, or a fresh PIP determination**.
- Mainly a codification of existing policy: work is **not, by itself, a “relevant change of circumstances”** for UC/ESA reassessment, nor a reason for a fresh PIP review.

SSAC'S VERDICT

- The **Social Security Advisory Committee (SSAC)** accepted the policy problem is real — fear of reassessment deters disabled people from trying work — but concluded the draft regs are **too narrow** for the reassurance claimants need.
- Risk of promising more than they deliver: work is removed as a formal trigger, but **evidence arising from work can still be used** in a reassessment started for another reason.

'Right to Try' Regulations and the Limits of Reassurance

LEGAL ANCHOR

SSAC report – 4 of 5 recs accepted
Fuller change → primary legislation

GOVERNMENT RESPONSE

- SSAC recommended stronger safeguards — including a **six-month no-reassessment window** after a claimant starts work, and that early workplace performance should not on its own count as improved capability. Secretary of State **accepted 4 of 5 recommendations**.
- Government accepted the need for **stronger legislative protections** and improved guidance, but said fuller change would likely require **primary legislation** and more development time.

OPERATIONAL & REPUTATIONAL RISK

- Operational impact is **limited** — the regs largely codify existing practice. Bigger issue is guidance, **work-coach and decision-maker consistency**, and avoiding claimant misunderstanding.
- Core risk is **reputational as much as legal**: if claimants are told they have a “right to try” but find work evidence still used against them, trust could worsen rather than improve — SSAC’s central concern.

Changes to Loss of Benefit Penalties for Benefit Fraud

LEGAL ANCHOR

Effective 1 Apr 2026

4-week sanction removed • 13 / 26 / 3yr stepped penalties

WHAT'S CHANGING (1 APR 2026)

- The automatic **4-week loss-of-benefit penalty no longer applies** where a claimant accepts an administrative penalty after a DWP fraud investigation.
- Admin penalties remain as an alternative to prosecution, but loss of benefit will now apply **almost entirely only after a court conviction** for benefit fraud.

PENALTY REGIME

- Existing stepped penalties for convictions are kept: **13 weeks** for a first conviction, **26 weeks** for a second linked conviction within 5 years, and **3 years** for a third linked conviction.
- **Organised or identity fraud** continues to attract an immediate **3-year loss-of-benefit penalty**.

Changes to Loss of Benefit Penalties for Benefit Fraud

LEGAL ANCHOR

Reducible vs protected benefits

Reducible: UC, HB, PC, ESA, JSA, CA

Protected: PIP, DLA, AA, State Pension

OPERATIONAL IMPACT

- The change **narrows the use of loss of benefit** as an additional punishment, shifting the regime away from automatic sanction following an admin penalty and back towards **court-determined cases**.
- Fewer separate 4-week sanctions following admin penalties — implying **some simplification** for fraud, decision-making and recovery processes.

WHICH BENEFITS

- **Reducible:** Universal Credit, Housing Benefit, Pension Credit, ESA, JSA and Carer's Allowance, among others.
- **Protected:** PIP, DLA, Attendance Allowance and State Pension cannot themselves be reduced — though fraud involving them can still trigger loss of another benefit.

Universal Credit Fraud Charge

LEGAL ANCHOR

R v Napier – South Cumbria Mags'

Alleged period: 28 Jun 2024 – 3 Jul 2025

THE ALLEGATION

- A 31-year-old mother, **Kirsty Napier**, has appeared before **South Cumbria Magistrates' Court** charged with **dishonestly failing to disclose information** in relation to a Universal Credit claim.
- The allegation is that she failed to tell the **Department for Work and Pensions** that children included in her benefits claim were no longer living in her household.

CHARGE DETAIL

- Alleged period: **28 June 2024 to 3 July 2025** — about a year.
- No amount is stated in the charge as reported, and at the magistrates' hearing **no indication of plea was given**.

Universal Credit Fraud Charge

LEGAL ANCHOR

Preston Crown Court

Plea & trial prep hearing – 18 May 2026

NEXT STEPS

- The case has been **sent to Preston Crown Court** for a plea and trial preparation hearing on **18 May 2026**.
- The story is currently at the **allegation stage only**.

WHY IT MATTERS

- The central issue is whether **information relevant to entitlement** was **dishonestly withheld** from DWP.
- The proceedings illustrate how **household composition** remains a key factor in benefit entitlement and fraud investigation.



Other Workshops

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CEO



**Mark
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Operations



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"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 Officer (Business Rates)(NEC Northgate)



Permanent | Circa £31,000.00 per annum | Remote

Be part of our next chapter, as we grow our permanent resilience team.

If you enjoy the flexibility of fully remote interim work but want the security of a fixed salary, staff benefits and employers pension, this opportunity could be for you!

We are seeking a Business Rates Officer, on a permanent, full-time basis, to work with our portfolio of resilience and managed service clients. The successful candidate will provide a high-quality, efficient service across billing, collection and recovery.

Duties include:

- To determine NNDR liability in accordance with relevant primary legislation and case law, including occupation changes, rateable values, direct debits, allocating payments, issuing refunds, tracing charge payers, making payment arrangements and dealing with write-offs
- To have and maintain a working knowledge of the Local Government Finance Act 1988 and case law
- Determine and award reliefs 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 Business Rates liability

What we're looking for:

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

- A minimum of 3 years Business Rates experience
- Be a skilled NEC Northgate user

For an informal confidential chat, please contact Ben Moreton on 07807058828.

To find out more or to apply
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Business Rates Team Leader (NEC)



3 months initially | £38 per hour Umbrella | Hybrid – North West

We are seeking a Team Leader specialising in NNDR billing & recovery to manage a large team of officers.

Responsibilities:

- Dealing with all senior NNDR billing & recovery duties to include moves, discounts, exemptions, reliefs
- Team Management / 1:1's / Appraisals / Work Allocation / Dealing with complaints
- To deliver training sessions when required

What we're looking for:

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

- At least 5 years Senior NNDR/Revenues experience
- at least 3 years NEC(Northgate) experience

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

Housing Benefit Subsidy Officer (NEC/Northgate)



3 months initially | £30 per hour Umbrella | Hybrid – London

What you'll work on

To undertake work on the Housing Benefit Subsidy claim by completion of subsidy workbooks including detailed manual calculations. Carry out quality assurance checks on Housing Benefit & Council Tax Reduction claims.

To assist accountants, internal auditors and district auditors during the annual subsidy audit with particular emphasis on explaining benefit calculations/payments in order to justify that Housing Benefit payments have been made in line with the Housing Benefit Regulations 2006 & Decisions & Appeals Regulations 2001.

What we're looking for:

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

- Do you have Housing Benefit legislation knowledge
- Have you completed Benefit Subsidy workbooks
- Have you used NEC (Northgate) Revenues and Benefits system and Civica Document Management system

To find out more or to apply
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Revenues Officer (Business Rates) (NEC Northgate)



6 months initially | £25 per hour Umbrella | Remote

We are seeking an Interim Business Rates Officer on a full-time basis for our good client in the North West. The successful candidate will provide a high-quality, efficient service across billing, collection and recovery.

Duties include:

- To determine NNDR liability in accordance with relevant primary legislation and case law, including occupation changes, rateable values, direct debits, allocating payments, issuing refunds, tracing charge payers, making payment arrangements and dealing with write-offs
- To have and maintain a working knowledge of the Local Government Finance Act 1988 and case law
- Determine and award reliefs 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 Business Rates liability

What we're looking for:

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

- A minimum of 3 years Business Rates experience
- Be a skilled NEC(Northgate) user

To find out more or to apply
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Revenues Officer (NEC)



5 months initially | £24 per hour Umbrella | Remote

This is a 5 month, fully remote, Council Tax role.

Experience of Revenues billing & recovery, NEC(Northgate) essential.

Billing

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

Recovery

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

What we're looking for:

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

- Revenues billing & recovery
- NEC(Northgate)

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

Business Rates Officer (NEC/Northgate)



3 months initially | £28 per hour Umbrella | Remote

We are seeking customer-focused Revenues Officer to join our client's team, specialising in NNDR billing & recovery.

Responsibilities:

- Dealing with all NNDR billing & recovery duties to include moves, discounts, exemptions, reliefs
- Taking calls from customers in relation to billing & recovery enquiries
- Participating in training sessions as required

What we're looking for:

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

- At least 5 years NNDR/Revenues experience
- at least 3 years NEC(Northgate) experience

To find out more or to apply
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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
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"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



Ferret Information Systems Ltd



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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.



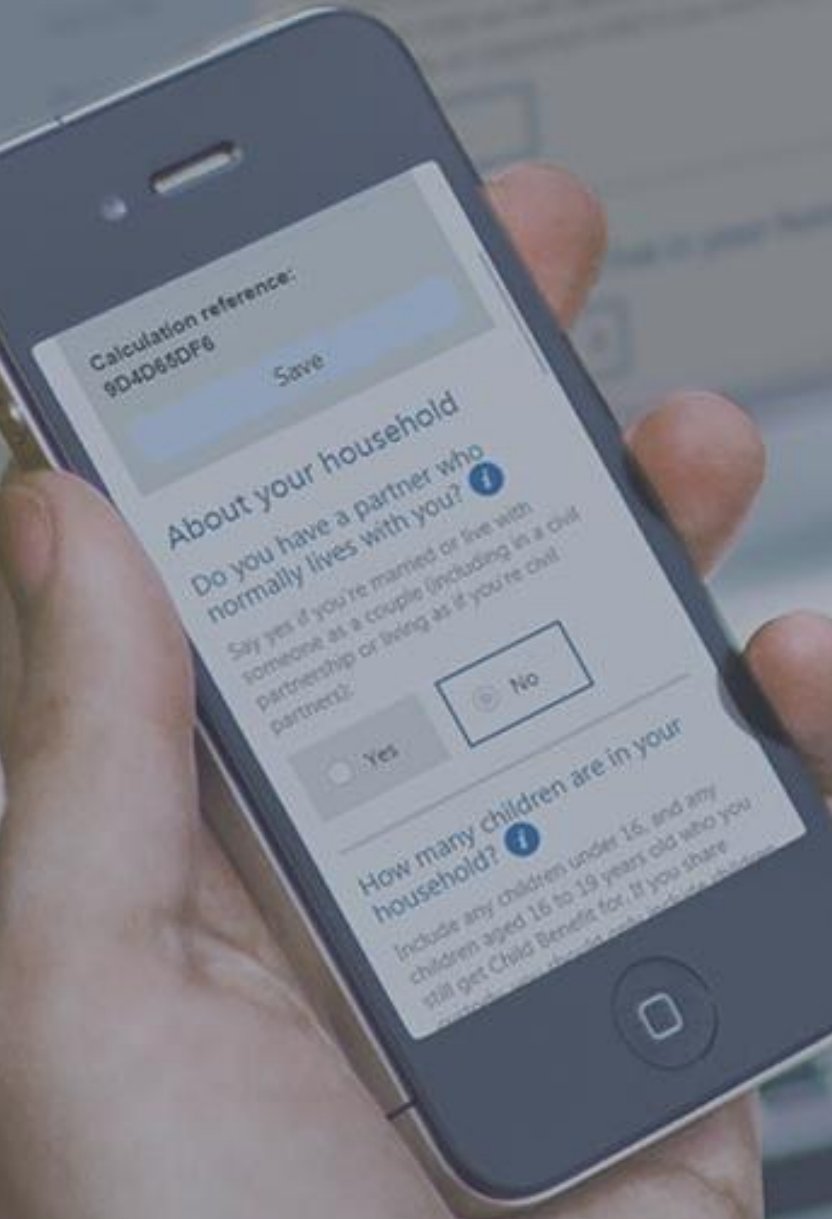
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Our tools are designed to be quick, simple and easy to use, so your staff and clients feel empowered to deal with the benefits system with confidence.

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](#)

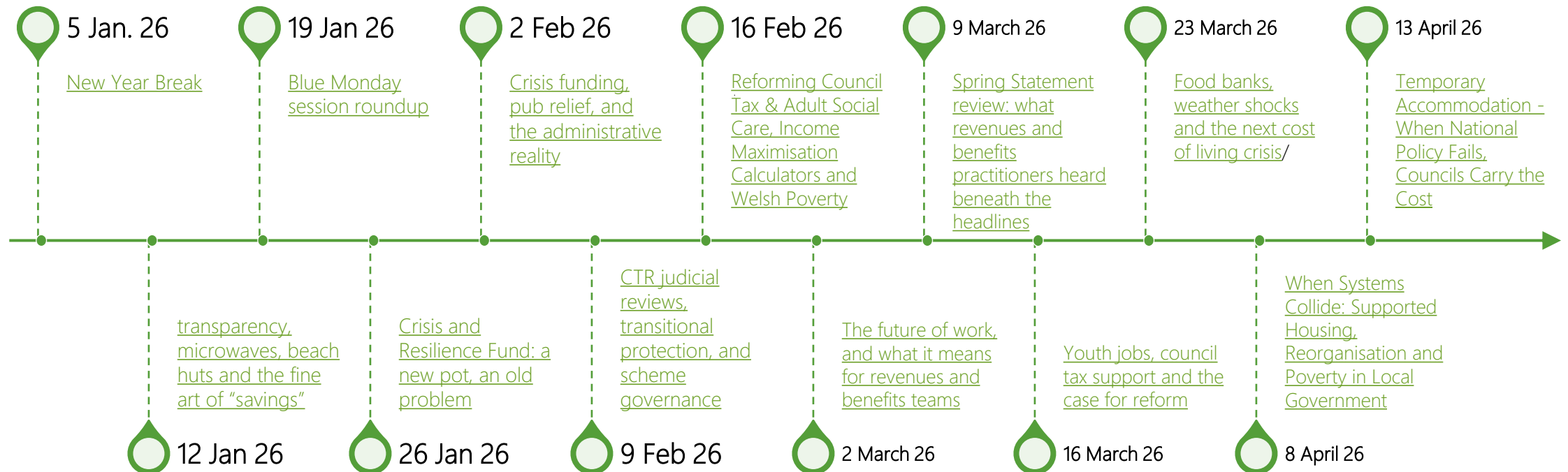


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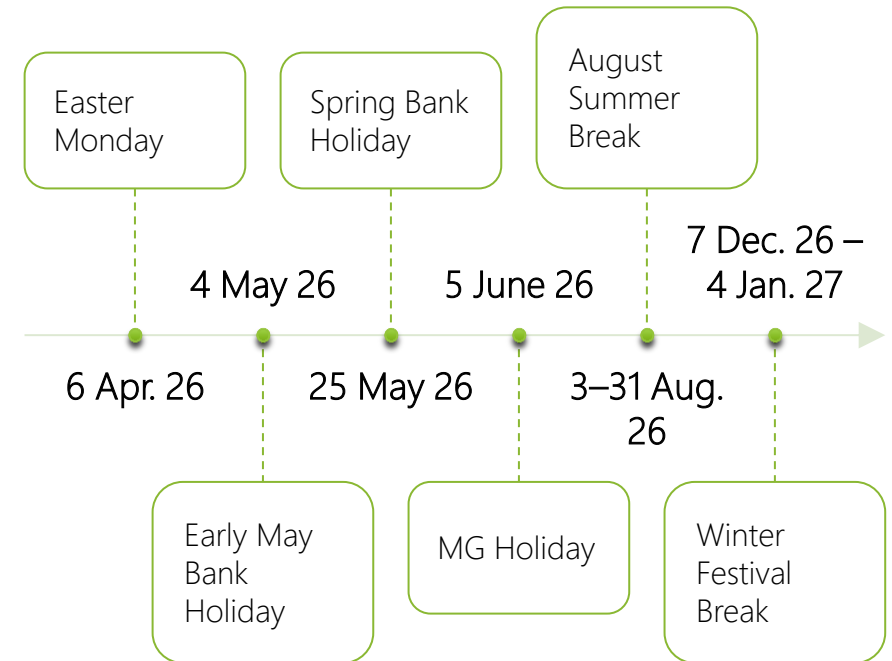
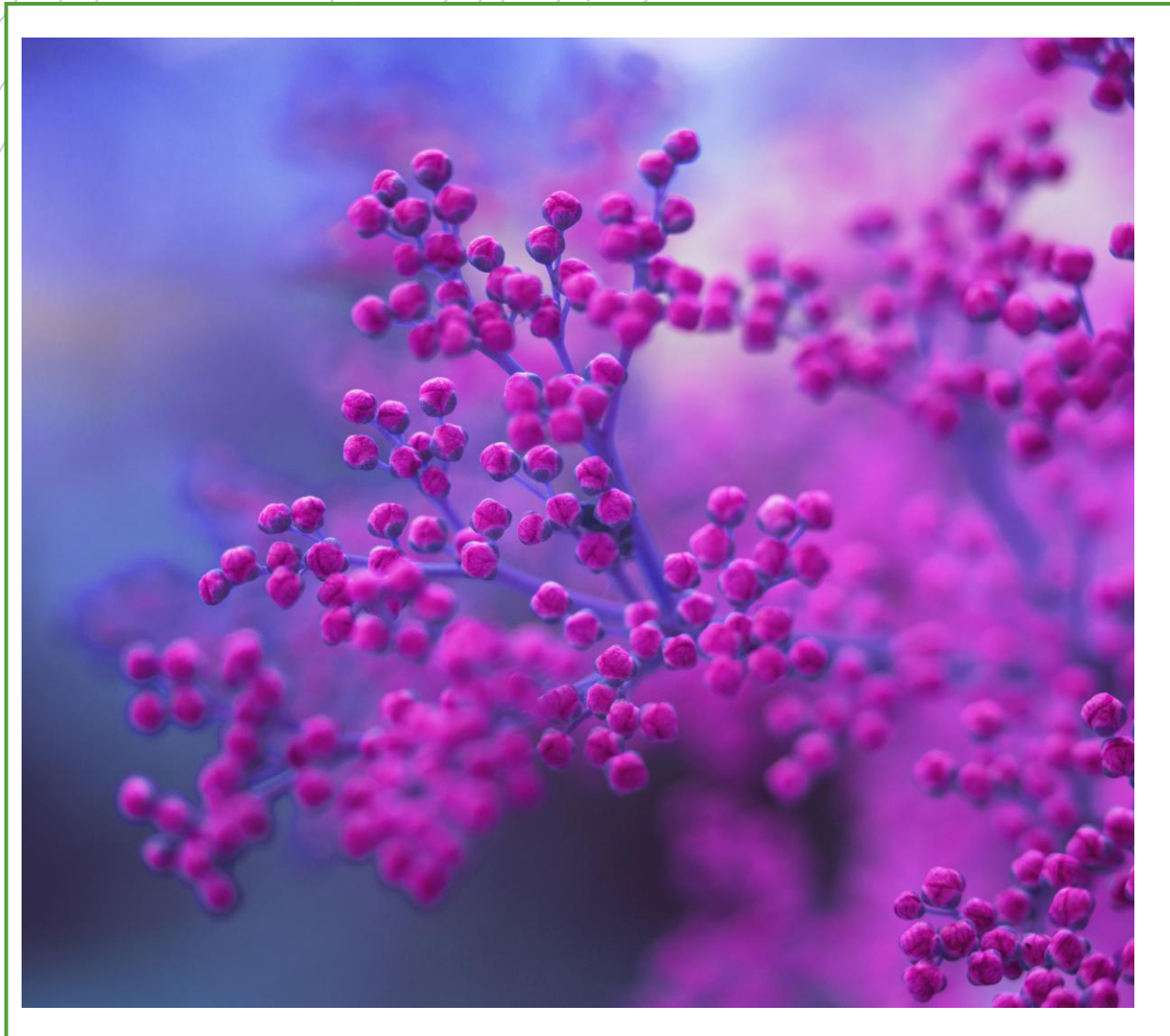


Session Information

Previous Recordings



Dates where there will be no sessions





Stats & References

Council Tax Administration Reform and Enforcement Changes

Key numbers and stats

- New arrears window before formal enforcement: 63 days.
- Current default instalment pattern: 10 months; new default: 12 months, with 10 months still available on request.
- Cap on liability order costs: £100.
- Implementation timetable: newly liable taxpayers from April 2027; other taxpayers from April 2028 for default 12 month billing.

References

- UK Government, *Council tax shake-up to protect the most vulnerable households.*
- UK Government, *Modernising and improving the administration of council tax: government response.*
- UK Government, *Council tax information letter 3/2026: response to council tax administration consultation and other issues.*
- MoneySavingExpert, *Martin Lewis “moved by huge first step” on Council Tax reform.*

Carer's Allowance Overpayments Review and Ongoing Recovery Risks

Key numbers and stats

- Historical cases to be reviewed: more than 200,000.
- Carers likely to benefit from reduced, cancelled or refunded debts: around 25,000.
- Reassessment programme cost and duration: £75 million over two years.
- Sayce review finding: one in five working carers claiming Carer's Allowance were hit with overpayments totalling more than £300 million between 2019 and 2024.
- Overpayments issued in the three months after the independent review was published: about 22,500, according to reporting based on a Freedom of Information response.

References

- UK Government, *Unpaid carers impacted by unclear guidance to have debts cancelled*, 13 April 2026.
- UK Government, *Review of Carer's Allowance Overpayments* and government response, updated 13 April 2026.
- Liz Sayce, *Independent Review of Carer's Allowance Overpayments*.
- Hansard, *Carer's Allowance Overpayments*, 14 April 2026.
- The Guardian, *Thousands of unpaid carers to face DWP repayment demands during overhaul*, 13 April 2026.

Conservative Proposal to Restore the Two-Child Limit for Defence Spending

Key numbers and stats

- Proposed troop increase: 6,000 regular soldiers and 14,000 reservists.
- Conservatives say they could raise £20 billion towards the defence programme through reinstating the two-child limit and reallocating money from other budgets.
- The two-child limit was removed from Universal Credit from 6 April 2026.
- The OBR previously estimated that removing the limit would cost about £3.1 billion in 2029 to 2030.
- Government said removing the policy would lift 450,000 children out of poverty by the end of the Parliament.

References

- The Guardian, *Tories would reinstate two-child benefit cap to fund defence, says Badenoch*, 11 April 2026.
- Conservatives, *Kemi gives keynote defence speech*, 11 April 2026.
- UK Government, *Two-child limit scrapped as historic Bill to lift 450,000 children out of poverty becomes law*, 19 March 2026.
- legislation.gov.uk, *Universal Credit (Removal of Two Child Limit) Act 2026*.
- Reuters, *Lifting two-child welfare cap will cost UK about 3 billion pounds, OBR says*, 26 November 2025.

Remote Working Disputes and the Changing Labour Market

Key numbers and stats

- Remote working tribunal cases decided in 2025: 54.
- Remote working tribunal cases decided in 2024: 62.
- Remote working tribunal cases decided in 2019: 6.
- Hybrid workers in Great Britain, January to March 2025: 28% of working adults.
- UK unemployment rate in late 2025, as cited in the article: 5.2%.
- Employment tribunal open claims at end of Q3 2025 to 2026: 523,000.

References

- The Guardian, *Remote working tribunal cases in Great Britain fall for first time since Covid*, 12 April 2026.
- ONS, *Who has access to hybrid working in Great Britain?*, 11 June 2025.
- GOV.UK, *Flexible working: overview and Applying for flexible working*.
- GOV.UK, *Tribunal Statistics Quarterly: October to December 2025*.

Funding Reform for Later Life Social Care

Key numbers and stats

- Proposed contribution rate: 1.8% of pretax income from age 34 to retirement.
- Minimum income threshold for contributions: £6,240.
- Protected asset floor proposed: £75,000.
- Indicative copayment bands in the model: 10% for assessed wealth of £75,001 to £100,000; 20% for £100,001 to £600,000; 40% for £600,001 to £2 million.
- Estimated unmet need: over 2 million later life adults and 1.5 million working age adults not accessing the social care they need.
- State funded adult social care expenditure in England in 2024 to 2025: £34.5bn.
- Estimated extra cost to improve access and support better pay and market sustainability: £5.6bn in 2025 to 2026.
- Proposed property levy during transition: estimated to raise up to £1.5bn in 2026 to 2027.

References and links

- Public Finance, “Think-tank calls for additional income tax levy to fund older people’s social care”, 16 April 2026.
- Re:State, “Beyond caring: a new funding model for later-life social care”, 16 April 2026.
- LocalGov summary of the report, 17 April 2026.
- Department of Health and Social Care, “Social care charging for care and support 2026 to 2027”. This remains the current charging framework against which the proposal would represent a significant change

IMF Downgrade and Economic Pressures on the UK

Key numbers and stats

- UK GDP growth: 1.3% in 2025; 0.8% in 2026; 1.3% in 2027.
- Downgrade to UK 2026 growth since October 2025 IMF forecast: minus 0.5 percentage points.
- Advanced economy growth forecast: 1.8% in 2026; 1.7% in 2027.
- UK inflation forecast: 3.2% in 2026; 2.4% in 2027.
- UK unemployment forecast for 2026: 5.6%.
- Global growth forecast in the IMF central scenario: 3.1% in 2026; 3.2% in 2027.

References

- IMF, *World Economic Outlook, April 2026*.
- Reuters, *UK hit with big IMF growth downgrade as Iran war fuels inflation*, 14 April 2026.
- Public Finance, *IMF forecasts paints bleak picture for UK economy*, 15 April 2026.
- The Guardian, *Iran war escalation could trigger global recession, IMF warns*, 14 April 2026.

DWP Transparency and Safeguarding Concerns in PIP Assessments

Key numbers and stats

- In 2020 to 2021, DWP completed internal process reviews that identified learning from 20 PIP related cases involving death or serious harm, producing 34 agreed improvement actions.
- The Work and Pensions Committee reported that since 2020 to 2021 DWP had started at least 240 Internal Process Reviews into cases of serious harm where there was a suggestion or allegation that the department's actions or omissions may have contributed.
- The safeguarding report was published by the committee on 15 May 2025.
- The DWP publication summarising learning from serious cases for 2020 to 2021 was published on 29 January 2026 following a Freedom of Information battle.

References

- Disability News Service, "DWP refuses to release PIP assessment audit that followed death or serious harm of 'Customer 23'", 16 April 2026.
- DWP, "Advanced Customer Support: learning and improving from serious cases, 2020 to 2021", published 29 January 2026.
- House of Commons Work and Pensions Committee, "Safeguarding Vulnerable Claimants", published 15 May 2025

Cambourne Town Council Fraud Investigation and Precept Pressures

Key numbers and stats

- Homes represented by Cambourne Town Council: about 4,350.
- 2026 to 2027 total precept: £1,493,098.
- Increase in precept compared with previous year: £636,061.
- Band D charge: £190.54 to £319.17.
- Cash increase for Band D: £128.63 per year.
- Percentage increase for Band D in council documents: 68%.
- Bail date reported by police: 15 July 2026.

References

- Cambourne Town Council, *Precept 2026 to 2027 statement*.
- Cambourne Town Council, *Full Council budget papers, February 2026*.
- BBC reported via syndicated coverage, *Fraud arrest linked to 74% tax rise council*.
- Greatest Hits Radio, *Cambourne council tax to rise by 68% after audit reveals financial issues*.

Renters' Rights Act Enforcement Funding for Councils

Key numbers and stats

- Extra enforcement funding announced in April 2026: £41.12 million.
- Earlier burdens funding announced in autumn 2025: £18.2 million.
- Total council funding announced ahead of commencement: £60 million.
- Local authorities receiving a share: 317.
- Maximum civil penalty under the new regime: £40,000.
- Rent repayment orders: up to 2 years of rent, increased from 1 year.
- Additional court modernisation funding: up to £50 million. Housing legal aid uplift: £5 million each year.

References

- UK Government, *Councils backed with millions to take on rogue landlords*, 14 April 2026.
- Local Government Lawyer, *Councils to receive extra £41m to support enforcement of new Renters' Right Act powers*, 14 April 2026.
- UK legislation, *Renters' Rights Act 2025*.
- UK Government, *No-fault evictions to end by May next year*, 13 November 2025.

Help to Buy and Unequal Gains for First Time Buyers

Key numbers and stats

- Help to Buy launched in 2013 and applied to homes worth up to £600,000.
- By 2014 to 2015, the schemes supported about 20% of first time buyer purchases.
- The original mortgage guarantee ended in 2016. A version was reintroduced in 2021 and has since been made permanent.
- The IFS says affordability gains were largest for higher income households, particularly where local house prices were lower than in London and the South East.
- The House of Lords Built Environment Committee previously argued that money spent on Help to Buy would have been better directed towards increasing housing supply.

References

- Institute for Fiscal Studies, *Who benefits from 'Help to Buy' schemes?*, 15 April 2026.
- The Guardian, *Higher-income households benefited most from Help to Buy, thinktank finds*, 15 April 2026.
- Inside Housing, *Help to Buy had limited impact on social mobility and mainly helped higher earners, research finds*, 17 April 2026.

Google AI Overviews, Accuracy Risks and User Behaviour

Key numbers and stats

- Google annual search volume used in the extrapolation: more than 5 trillion searches.
- Benchmark accuracy reported in October 2025: about 85%.
- Benchmark accuracy reported in February 2026: about 91%.
- Benchmark size: more than 4,000 verifiable questions.
- Traditional search result clicks with AI summary present: 8% of visits.
- Traditional search result clicks without AI summary: 15% of visits.
- Pages closed immediately with AI summary: 26%. Without AI summary: 16%.

References

- Computing, *Google AI Overviews deliver millions of errors hourly, analysis suggests*, 9 April 2026.
- Search Engine Land, *Google AI Overviews: 90% accurate, yet millions of errors remain*, 7 April 2026.
- Ars Technica, *Analysis finds Google AI Overviews is wrong 10 percent of the time*, 7 April 2026.
- Pew Research Center, *Do people click on links in Google AI summaries?*, 22 July 2025.

Anthropic's Claude Mythos and the Shift in AI Cybersecurity Risk

Key numbers and stats

- Public announcement date for Mythos Preview and Project Glasswing: 7 April 2026.
- Anthropic describes Mythos Preview as unreleased and access restricted to a limited set of partners.
- Anthropic says the model found “thousands” of high severity vulnerabilities, including some in every major operating system and web browser.
- Reuters reported that partners in Project Glasswing include organisations such as CrowdStrike, Palo Alto Networks, Google and Nvidia.

References

- Anthropic, *Project Glasswing: Securing critical software for the AI era*.
- Anthropic, *Claude Mythos Preview* technical write up.
- Anthropic, *Claude Mythos Preview System Card*.
- Reuters, *Anthropic touts AI cybersecurity project with Big Tech partners*, 7 April 2026.

Brexit Opinion and the Politics of Rejoining the EU

- 3% of voters back rejoining the EU; 32% are opposed.
- 61% support the government's current EU approach; only 19% support it strongly.
- Support for rejoining by party support: Labour 83%; Liberal Democrat 84%; Green 82%; Conservative 39%; Reform 18%.
- The Guardian reports that Labour had lost about one in 10 voters to Reform, but about one in four to the Liberal Democrats and Greens, according to John Curtice's remarks at the event.
- The article says the UK has diverged on 76 rules and regulations relevant to the proposed sanitary and phytosanitary agreement since Brexit in 2020.

References

- The Guardian, *More than half of Britons support rejoining EU 10 years on from Brexit vote*, 17 April 2026.
- Best for Britain, *Push for EU membership to galvanise progressive support, report argues*, 17 April 2026.

ICO Action on FOI Statistics Reporting by Councils

Key numbers and stats

- Number of bodies named in this round of action: 10.
- Councils named: 9 district, borough or metropolitan councils, plus 1 combined authority.
- Publication frequency expected by the Code: quarterly.
- Employee threshold in ICO guidance for routine publication of FOI performance statistics: over 100 full time equivalent staff.
- Key exemption metrics specifically referenced in the ICO template for larger bodies include section 12 and section 14 withholding figures.

References

- Local Government Lawyer, *ICO censures raft of local authorities for non-compliance with FOI statistics reporting*, 16 April 2026.
- ICO, *How to report on your performance on handling requests for information under FOIA 2000*.
- ICO, *Section 45 Code of Practice, request handling*.
- ICO, *FOI regulatory action*.

Council Tax Administration Reform and Related Regulatory Changes

Key numbers and stats

- Consultation responses received: over 3,000.
- Default 12-month billing start date for newly liable taxpayers: April 2027. For all others: April 2028.
- Minimum period before loss of instalments after first missed payment: 63 days.
- Cap on liability order costs: £100.
- Renters' Rights Act changes take effect from: 1 May 2026.
- Local Government (Structural Changes) (Finance) (Amendment) Regulations 2026 laid: 14 April 2026; in force: 8 May 2026.

References

- MHCLG, *Council tax information letter 3/2026: Response to council tax administration consultation and other issues*, 15 April 2026.
- MHCLG, *Modernising and improving the administration of council tax: government response*, updated 15 April 2026.
- legislation.gov.uk, *The Renters' Rights Act 2025 (Consequential Amendments) and Tenancies (Miscellaneous Amendments) (England) Regulations 2026*.
- legislation.gov.uk, *The Local Government (Structural Changes) (Finance) (Amendment) Regulations 2026*.

'Right to Try' Regulations and the Limits of Reassurance

Key numbers and stats

- Draft regulations published: 13 April 2026. Coming into force: 30 April 2026.
- SSAC recommendations: 5 in total; 4 accepted and 1 partially accepted by the Secretary of State.
- Universal Credit health caseload in scope, as cited in the memorandum: 2.89 million on the UC health journey.
- PIP caseload cited in the memorandum: 3.8 million as of July 2025.
- NS ESA caseload cited in the memorandum: 742,000 as of May 2025.
- In work rates cited in the memorandum: 7% of UC LCWRA claimants, 17% of UC LCW claimants, 14% of NS ESA claimants, and 20% of working age PIP claimants were in work.

References

- DWP and SSAC, *The Universal Credit, Personal Independence Payment and Employment and Support Allowance (Amendment) Regulations 2026: unnumbered act paper*, published 13 April 2026.

Changes to Loss of Benefit Penalties for Benefit Fraud

Key numbers and stats

- Change effective from: 1 April 2026.
- Removed penalty: automatic 4 week loss of benefit following acceptance of an administrative penalty.
- First conviction penalty: 13 weeks.
- Second linked conviction penalty: 26 weeks.
- Third linked conviction penalty: 3 years.
- Serious organised fraud or identity fraud penalty: immediate 3 years.

References

- DWP, *Loss of benefit as a penalty for benefit fraud*, updated 15 April 2026.

Benefit Rules and the 'Apprenticeship Penalty'

Key numbers and stats

- Maximum household loss highlighted by SSAC: about £339.92 a week.
- Example loss for a low income couple with two children claiming Universal Credit: £95.48 a week.
- Example loss for a low income single parent with one child: £225.49 a week.
- Example loss for a low income single parent with a disabled child: £339.92 a week.
- Apprentice wage cited by DWP in the reporting: about £257.98 a week, or around £270 a week on a 35 hour week at the new rate.
- Number of young people classed as NEET in the article: 957,000.

References

- Social Security Advisory Committee, *Benefits system distorts choices at 16*.
- SSAC blog, *The benefits system risks discouraging apprenticeships*.
- SSAC report PDF, *The influence of the social security system on educational and training choices at 16*.
- The Guardian, *'Apprenticeship penalty' on benefits forces young people from poorer UK families to quit*.

Impact of Council Tax Support Cuts on Low Income Households

Key numbers and stats

- Reported monthly bill increase: £25 to £69.50.
- Reported percentage increase in the bill: 176%.
- Reported saving/cut linked to the scheme: £4 million.
- Minimum contribution previously reported: 17.5%.
- Minimum contribution this year reported: 50%.
- Additional debt charge mentioned by the resident: £17 a month.

References

- Yahoo News / Liverpool Echo, *Dad hit with whopping 176% council tax rise*, 24 April 2026.

Scotland's Housing Emergency and Voter Trust

Key numbers and stats

- Poll sample: 1,002 adults in Scotland, interviewed between 2 and 13 April 2026.
- Trust no party to fix the housing crisis: 26%.
- Trust SNP: 26%. Trust Labour: 16%. Trust Reform: 10%.
- Agree Scotland is facing a housing emergency: reported as two thirds in the article.
- Think the housing emergency will cause long term problems in society: 73%.
- Would consider switching their regional vote for stronger housing policies: 57%.

References

- Shelter Scotland, *Parties' plans to end the housing emergency could hold the key to power in Holyrood election*, 22 April 2026.
- Belfast Telegraph syndicated report, *More than a quarter of Scots trust no parties to fix housing crisis – poll*, 23 April 2026.

Middle East Conflict and Risks to the UK Public Finances

Key numbers and stats

- Estimated public finance hit in severe scenario: £16 billion a year by 2029 to 2030.
- Estimated fall in UK GDP in severe scenario: 0.9% after three years.
- Sustained fall in equities used in the model: 9%.
- Sustained rise in interest rates used in the model: around 0.5 percentage points.
- Gas share of household energy consumption in the UK: 62%.
- Reported increase in petrol prices: 20%. Diesel: 36%. Forecast rise in energy bills in July: up to 20%.

References

- Resolution Foundation, *Further deterioration in Middle East conflict could deal a £16 billion hit to the public finances.*
- Public Finance, *Iran war poses £16bn risk to UK public finances – think-tank.*
- Reuters, *Britain's deficit narrows but fuel duty fall points to Iran war drag*

Temporary Accommodation Crisis and the Need for Long-Term Supply

Key numbers and stats

- Households in temporary accommodation: about 135,000.
- Children in temporary accommodation: almost 176,000.
- Proposed local planning horizon: 10 years.
- Gap between councils' temporary accommodation costs and government reimbursement: £1.5 billion over recent years.
- APPG analysis reported this week linked temporary accommodation to 104 child deaths in England between 2019 and 2025, including 76 infants under one.

References

- Housing, Communities and Local Government Committee, *Housing Conditions in Temporary Accommodation*, April 2026.
- UK Parliament committee news release, *Housing Committee calls for urgent Government action as families continue to live in "unfit" temporary accommodation*, 22 April 2026.
- Public Finance, *MPs call for 10-year plans to end temporary accommodation 'normalised emergency'*, 22 April 2026.
- Local Government Association response, April 2026

Inflation Rises as Fuel, Food and Travel Costs Increase

Key numbers and stats

- CPI inflation: 3.3% in March 2026, up from 3.0% in February.
- CPI monthly change: 0.7% in March 2026, compared with 0.3% in March 2025.
- Transport inflation: 4.7% in March, up from 2.4% in February.
- Food and non-alcoholic beverages inflation: 3.7%, up from 3.3%.
- Core CPI: 3.1%, down from 3.2%.
- All goods inflation: 2.1%, up from 1.6%. Services inflation: 4.5%, up from 4.3%.

References

- Office for National Statistics, *Consumer price inflation, UK: March 2026*.

Competition, Contract Management and Public Service Outcomes

Key numbers and stats

- Journal: *Public Administration Review*.
- Study author: Dr Alice Moore, King's Business School.
- Method: online survey experiment.
- Public managers included: 576.
- Main finding: high competition led to less flexibility and more monitoring; low competition led to less intense monitoring.

References

- King's College London, *More competition is not always better for complex public contracts*.
- Alice Moore, *Do Markets Shape Management? Experimental Evidence for the Effects of Competition on Contract Management*, *Public Administration Review*.

Universal Credit Fraud Charge

Key numbers and dates

- Defendant's age: 31.
- Alleged period of offence: 28 June 2024 to 3 July 2025.
- Magistrates' court appearance: 20 April 2026.
- Next hearing: 18 May 2026 at Preston Crown Court.
- Alleged overpayment amount: not stated in the charge, according to the report provided.

References

- Court report text provided in your message, dated 22 April 2026.
- I was unable to independently verify the original local news report because the publisher site was inaccessible to me during checking.



Blogs

Thoughts from the panel

Blogs



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[Subscription Spending, Household Budgets and Consumer Behaviour](#)

[How Councils Can Use Administrative Data to Support the Delivery of the CRF](#)

[The Stagflation Trap: Why the UK's Cost-of-Living Crisis is Making a Dangerous Return](#)

[Briefing note: fiscal and economic context and what it means for local tax, welfare support and local government finance \(March 2026\) by Malcolm Gardner](#)

[Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance by Malcolm Gardner](#)

[Why We Should Not Be Surprised That Reform UK's Councils Are Struggling by Malcolm Gardner](#)

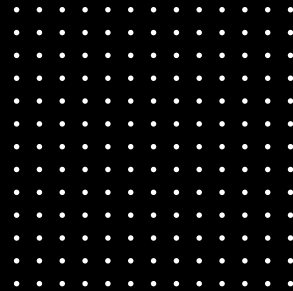
[The Case for Plain English Council Tax Reduction Schemes by Paul Howarth](#)

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Benefits in the Future

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- '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

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- [Local Authorities left with their hands-tied by lifting of the 2-child limit](#) by Phil Agulnik and Karen Holmes
- [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

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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.

