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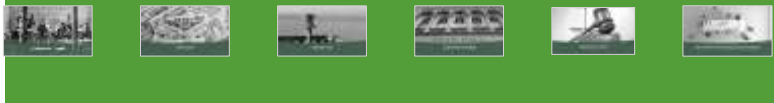


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# Revenues and Benefits Discussion Group

[Meeting Link](#)

18 May 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.



LACEF 2026

# See us at LACEF

Visionary Network is exhibiting



25 JUN 2026

The Belfry Hotel & Resort, B76 9PT

**BBQ Tues 24 Jun** — sponsored by **Rundles**

RSVP for the BBQ by **15 May 2026**

Agenda & timings to follow

[REGISTER](#) ›

**FREE for Local Authority staff**

[eventbrite.co.uk/e/lacef-2026-tickets-1464093796959](https://eventbrite.co.uk/e/lacef-2026-tickets-1464093796959)

# Houseboat

**The Zack Polanski Houseboat Case**

Navigating the collision between standard revenue collection and political governance.

Expert Panel Debate & Technical Analysis.

# Deprivation of Assets

## LGSCO 25 002 870 — Legal Framework: Deprivation of Assets

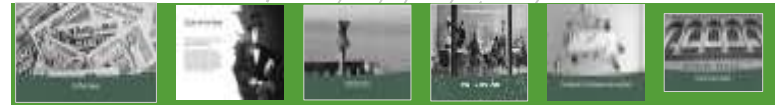
When charging for residential care, councils must decide whether a resident has voluntarily disposed of assets to avoid charges. To lawfully conclude that a deprivation of assets has occurred, a council must satisfy a tripartite test — and document its reasoning on each limb.

### The tripartite test

- **Reasonable expectation of care** — did the individual have a reasonable expectation of needing care at the time the asset was disposed of?
  - **Reasonable expectation of contribution** — did they expect to contribute towards the care? (did they expect to pay charges, a significant though not necessarily equal contribution?)
  - **Significant depletion** — was the evidence of care charges a significant though not necessarily equal contribution?
- Any point could cause pressure on council to pay (because of asset sale transfer) — justification must be evidenced on all three points.

### WIDER IMPLICATIONS

The same documentation principles apply to all council-owned financial assets — Council Tax Reduction discounts, top-ups, EPCs & Resident Fuel (RF) awards, and Homelessness Housing Payments (HHP). Each document must clearly set out the reasoning on the record.



# Discussion Points

# King's Speech

THE KING'S SPEECH 2024 — INSPECTION COUNCILS

**Governance & Operations**

Tighter operational standards and councils positioned as central delivery partners.

<p><b>Mandatory Code of Conduct</b></p> <p>New statutory code for English local authorities — accountability, transparency and consistent standards across the sector.</p>	<p><b>Digital Transformation</b></p> <p>Public services migrate to the GOV.UK app, underpinned by National Digital ID. Councils must integrate local workflows into the central platform.</p>
<p><b>Regulatory Sandboxes</b></p> <p>Under the Regulating for Growth Bill, councils become delivery partners for controlled testing of AI and emerging tech.</p>	<p><b>Taxi &amp; Private Hire Reform</b></p> <p>Local Bill modernises 19th-century licensing — councils must overhaul frameworks to cover cross-border, app-based booking models.</p>

# UC Sanctions

**Behind the headline rate**

<p><b>5.4%</b></p> <p>of UC claims to be sanction (down from 6.5% in 2022)</p>	<p><b>24.8%</b></p> <p>of UC claimants in substantially eligible regions (down from 26.5% in 2022)</p>	<p><b>89.9%</b></p> <p>of eligible claimants for further to attend (down from 90.5% in 2022)</p>
<p><b>23,000</b></p> <p>completed sanctions of 4-13 weeks (down from 24,000 in 2022)</p>	<p><b>3,400</b></p> <p>completed sanctions of 24+ weeks (down from 3,500 in 2022)</p>	

Source: DWP/UC performance monitoring, February 2024

## Top Three Things In Your In-tray

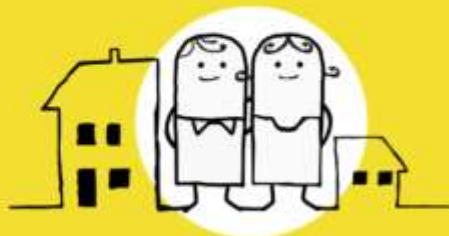
What are the top 3 things I learned from conference?

- 1
- 2
- 3





# 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

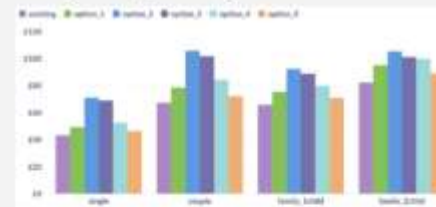
### Total annual cost options



### Detailed analysis per CTR band

ctr_band	number_residents	percentage_residents	single
60%	127	0.7%	119
70%	11,002	60.9%	6,802
80%	767	4.2%	258
90%	1,282	7.0%	339
10%	3,382	18.4%	671
12%	1,451	8.0%	363

### 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	34.85%
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

- Malcolm Gardner, Visionary Network Director
- 07946800171  
[mg@malcolmgardner.com](mailto:mg@malcolmgardner.com)  
Book a meeting with Malcolm: [Book Time with MG](#)



# Join the discussion

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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.

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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

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You can join in the discussion during the week (and start some new ones) by joining our WhatsApp group: <https://bit.ly/3Qjrkqe>

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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.

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To sign up just email [Info@visionarynetwork.co.uk](mailto: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

# The Zack Polanski Houseboat Case

Navigating the  
collision between  
standard revenue  
collection and  
political governance.

Expert Panel Debate &  
Technical Analysis.

# The Fact Pattern



## Residence Period

Subject reportedly lived on a narrowboat in Waltham Forest.

Duration: Approximately 3 years (circa 2023–2026).



## The Arrears

Estimated liability of up to £4,000.

Banded as a Band A dwelling.  
Repayment has been initiated.



## Current Status

Described publicly as an unintentional mistake by the ratepayer.

No evidence of criminal prosecution or tribunal judgment.

**FACILITATOR PROMPT:** Looking purely at these three pillars, does anything here deviate from a standard, everyday backdated liability case?

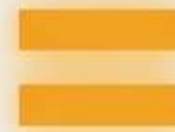
# Lens 1: The Standard Citizen

## LGFA 1988 – The Technical Gateway

Fixed  
Identifiable  
Mooring



Sole or Main  
Residence



Chargeable  
Dwelling

### Permanence

The boat must be tied to a sufficiently permanent mooring. Casual or occasional stays do not trigger a dwelling entry.

### Identifiable Site

The VOA Rating Manual requires a mooring to be identifiable as domestic property if it hosts a sole residence.

### Interaction

Administrators must bridge the gap between Rating Law (1988 Act) and Council Tax Law (1992 Act).

# Lens 1: The Sole Residence Trap

## The Williams v Horsham Test

### Observer's Checklist

What would a reasonable onlooker regard as the person's home?

- ✓ Where does the person sleep regularly?
- ✓ Where are their primary possessions kept?
- ✓ Where is post officially received?
- ✓ Electoral registration vs. Actual occupation.

## Debunking the Defense

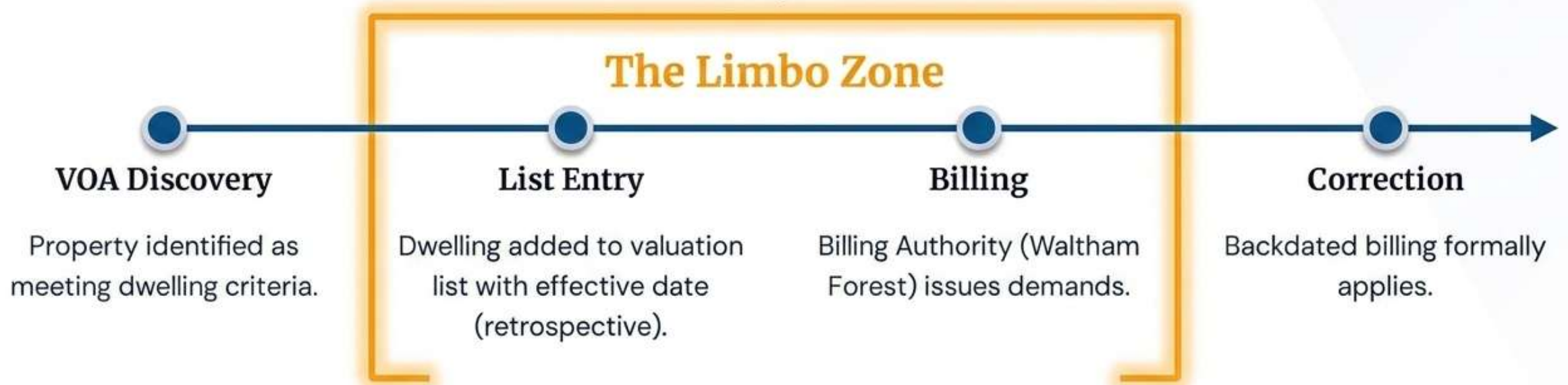
“A person can have a liability connected with one property and still have a council tax question arising elsewhere. The question remains: *which place would the reasonable onlooker regard as his home?*”

— Malcolm Gardner, Briefing Note (2026)

**Paying council tax elsewhere (e.g., via rent) does not invalidate the status of a separate boat/mooring as a dwelling.**

# | The Administrative Lag

Liability is retrospective, but the debt does not technically exist until the demand is issued. This lag creates a dangerous exposure window for elected officials.



**FACILITATOR PROMPT:** How long does this gap usually take in your authority? Months? Years? This is where the political danger lives.

# Lens 2: The Public Figure Complication

## Section 106 & The Arrears Paradox

### The Legal Reality

#### Arrears vs. Unbilled Liability

- ◆ **Trigger Point:** Arrears of at least two months required to legally restrict voting under Section 106.
- ◆ **Arrears Definition:** A debt technically does not exist if the demand has not been issued.

### The Governance Reality

#### Standards & Public Office

- ◆ **Standards Gap:** A breach of the Code of Conduct may apply even if technical arrears are disputed or unbilled.
- ◆ **Nolan Principles:** Integrity and Accountability are engaged by the public regardless of the VOA's administrative billing status.

**FACILITATOR PROMPT:** Can a member be 'in arrears' ethically before they are 'in arrears' legally?

# The Standards vs. Revenue Friction Matrix

Principle	Revenue Interpretation	Standards Interpretation
<b>Integrity</b>	Accurate reporting of residency status.	Not placing oneself under financial or ethical obligation.
<b>Accountability</b>	Prompt payment of backdated charges once billed.	Submission to immediate public scrutiny.
<b>Openness</b>	Provision of correct information to the VOA upon request.	Proactive transparency in all financial affairs.
<b>Honesty</b>	Absence of deliberate evasion or fraud.	Absolute consistency in public statements.

# The Fairness Dilemma

## Intent vs. Fact

The defense rests on an “unintentional mistake.”

Dilemma: Where is the administrative line between ‘occasional use’ and ‘main residence’ for mobile dwellings, and does public profile eliminate the benefit of the doubt?

## Mooring Permanence

Boats move; council tax requires fixed dwellings.

Dilemma: Does a continuous cruiser with a ‘preferred’ spot technically meet the stringent 1988 Act criteria, or is this a misapplication of the VOA manual?

## The Retrospective Trap

Billing authorities regularly backdate liabilities for standard citizens.

Dilemma: Is the retrospective nature of VOA listing inherently unfair to high-profile figures who are instantly judged in the court of public opinion before a bill is even cut?

**“ Council tax liability depends on real-world facts, not labels. For elected members, the gap between liability, billing, and arrears requires careful handling. ”**

### **Process:**

How would your authority handle the VOA listing gap for an elected official?

### **Precedent:**

Does accepting an ‘unintentional mistake’ narrative for a high-profile figure create compliance risks for standard caseloads?

### **Governance:**

Should Section 106 triggers be modernized to account for unbilled retrospective liabilities?

# Governance & Operations

*Tighter operational standards and councils positioned as central delivery partners.*

## **Mandatory Code of Conduct**

New statutory code for English local authorities — accountability, transparency and consistent standards across the sector.

## **Digital Transformation**

Public services migrate to the GOV.UK app, underpinned by national Digital ID. Councils must integrate local workflows into the central platform.

## **Regulatory Sandboxes**

Under the Regulating for Growth Bill, councils become delivery partners for controlled testing of AI and emerging tech.

## **Taxi & Private Hire Reform**

Draft Bill modernises 19th-century licensing — councils must overhaul frameworks to cover cross-border, app-based booking models.

# Revenues, Benefits & Welfare

*New duties expanding councils' role in tenant protection, homelessness prevention and benefits delivery.*

## **Domestic Abuse Protections**

Social Housing Renewal Bill: stronger rights for victims to remain in their property or move to suitable alternative accommodation — new statutory duties for councils.

## **National Homelessness Strategy**

Inter-departmental strategy with priority focus on veterans, care leavers and prison leavers. Councils central to local delivery and data-sharing.

## **Digital Front Door**

GOV.UK app becomes the primary channel for benefits and service access. Pressure to align local R&B portals and reduce duplicate digital infrastructure.

## **Streamlined Housing Consents**

Repeal of unimplemented Housing & Planning Act 2016 provisions — less bureaucracy on tenancies and high-value sales, freeing capacity for delivery.

# Local Taxation & Revenue

*Fiscal devolution begins — new revenue tools for mayoral authorities and simplification for all councils.*

## **Overnight Visitor Levy Bill**

Mayoral strategic authorities gain power to introduce a tourist levy — the "first step in a new era of fiscal devolution" in England.

## **Foundation Strategic Authorities**

Powers may extend beyond mayoral combined authorities. Watch the consultation response for scope on second-tier areas.

## **Repeal: High-Value Home Sales**

Removes unimplemented requirement for councils to sell high-value homes — eliminates a long-dormant administrative burden.

## **Judicial Review Cost Cap**

Cap removed for groups challenging Nationally Significant Infrastructure Projects — implications for council planning challenges.

# Housing

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*Most substantive package — protecting social stock, modernising tenure and accelerating remediation.*

## Right to Buy Overhaul

Min tenure 3→10 yrs · max discount cut to 5-15% · 35-year exemption for new social builds · councils notified before sale. Protects stock.

## Commonhold Default

Leasehold restricted on new flats — commonhold becomes default tenure. Forfeiture abolished; statutory enforcement scheme replaces it.

## Ground Rent Reform

Existing ground rents capped at £250/yr · reducing to a peppercorn after 40 years. Major impact on freeholder finance models.

## Remediation Bill

Speeds up cladding remediation — clearer duties on owners and stronger council enforcement powers post-Grenfell.

# Discussion Points

*Five questions to take to your leadership team.*

- 01** Are we ready for a mandatory Code of Conduct — and how confident are members in the current standards regime?
- 02** What is our council's stance on the GOV.UK app and Digital ID — partner, follower or holdout?
- 03** If our area gains visitor levy powers, how would we use the revenue — and how would we communicate it?
- 04** Right to Buy reform: opportunity to rebuild HRA capacity, or another administrative shock to absorb?
- 05** Which of these reforms is the single biggest delivery risk in the next 12 months — and who owns it?

# LGSCO 25 002 870 — Legal Framework: Deprivation of Assets

When charging for residential care, councils must assess whether an individual has deliberately divested capital to reduce charges. To lawfully conclude that a deprivation of assets has occurred, a council must satisfy a tripartite test — and document its reasoning on each limb.

## The tripartite test

- **Reasonable expectation of care** — did the individual have a foreseeable expectation of needing care at the time the asset was disposed of?
- **Reasonable expectation of contribution** — did they reasonably foresee that they would have to contribute towards that care?
- **Significant motivation** — was the avoidance of care charges a significant (though not necessarily sole) motivation?

*Key point: a council cannot presume deprivation simply because an asset was transferred — justification must be evidenced on all three limbs.*

### WIDER APPLICATION

The same documentation principles apply to any discretionary financial award — Council Tax Reduction discretionary top-ups, Crisis & Resilience Fund (CRF) awards, and Discretionary Housing Payments (DHP). Each decision must show its reasoning on the record.

# The Fault — Records & Reasoning

The council reached the same outcome twice — but only the second time was it lawful. The difference: documented reasoning.

## Initial decision (Jan 2024) — fault found

- Council made enquiries, sent questionnaires and took legal advice on the capital transfer.
- **Failed to record** the rationale or evidence base in contemporaneous records — leaving no transparent account of *how* the decision was reached.
- → **Maladministration: a statutory decision without a documented evidence base.**

## Review stage — no further fault

- On appeal, council properly applied the tripartite test and recorded its reasoning.
- Evidence cited: two previous injury-related care home stays + the property sale = a reasonable expectation of care.
- → **A documented merits decision the council was entitled to make.**

*Key point: the right answer reached the wrong way is still maladministration. Reasoning must be visible in the file at the moment the decision is made.*

# LGSCO 25 002 870 — Jurisdiction & Remedies

The LGSCO acts under the Local Government Act 1974. Its powers are statutory — and notably constrained where a council can show its reasoning.

## Process, not merits — s.34(3)

- The Ombudsman cannot question the merits of a decision taken without administrative fault.
- Once the council evidenced its tripartite reasoning at review, the LGSCO had no standing to overturn the decision.

## Where fault causes injustice — typical remedies

- Formal apology to the complainant for the injustice caused.
- Symbolic distress payment to recognise uncertainty caused by poor documentation or delay.
- Service improvement — instructions to amend record-keeping practices and staff training.

*Key point: contemporaneous records are the council's first line of defence — they convert a reviewable process question into an unreviewable merits one.*

# LGSCO 25 002 870 — Discussion Points

*Five questions to take back to your assessment and review teams.*

- 01 Do our deprivation-of-assets decisions evidence each limb of the tripartite test in contemporaneous records — or do we rely on tacit reasoning?
- 02 Where decisions are made by panel or in case-discussion, who is responsible for capturing the rationale in a way that would survive Ombudsman scrutiny?
- 03 Are our review and appeal stages strong enough to surface and correct undocumented reasoning before it becomes maladministration?
- 04 How do we routinely test that staff distinguish between a merits judgement and a procedural failure when applying the Care Act?
- 05 What service-improvement evidence could we offer the Ombudsman today if a similar complaint landed against us?

UC SANCTION RATE · FEB 2026

5.4%

of UC claimants in a sanction

↓0.6pp on Nov 2025 · ↓0.1pp year-on-year

## Behind the headline rate

24.8%

of UC claimants in conditionality regimes

~2M people, stable since mid-2024

89.9%

of adverse sanctions for failure to attend

mandatory interview (90.3% latest qtr)

23,000

completed sanctions of 4–13 weeks

most common duration band

3,400

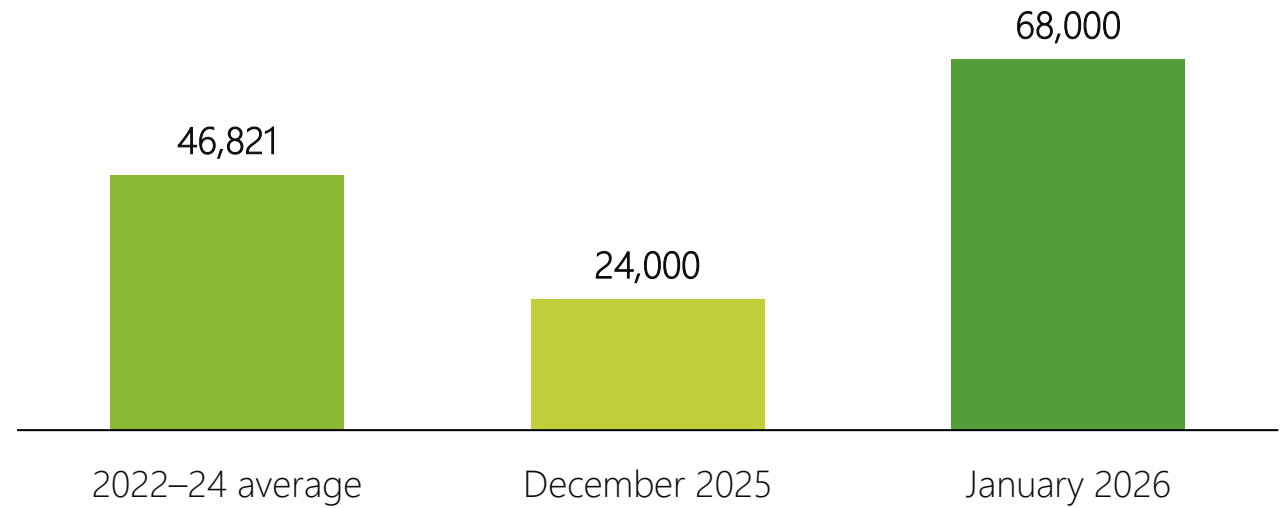
completed sanctions of 26+ weeks

longest-duration band

Source: DWP UC sanctions statistics, February 2026.

# UC sanctions are climbing

## Adverse UC sanction decisions — monthly



- Jan 2026 is the highest monthly figure since records began in May 2016.
- A sanction = lost UC income for weeks or months — straight into rent, council tax and food budgets.
- **Plan around this:** sanctions are now running well above the 2022 to 2024 norm.

# Direct hit on Revenues & Benefits

## Council Tax Reduction

More fluctuating, nil or reduced UC awards driving reassessments, discretionary reductions and recovery-hold requests.

## Housing Benefit & DHP

Rent shortfalls rising — particularly in temporary, supported and private rented accommodation.

## Council Tax Recovery

Treat an active sanction as a vulnerability and affordability trigger. Non-payment may reflect lost income.

## Frontline officers

Ask: is a sanction in place, when did it start, how long, has hardship been requested, is it being challenged?

## Local welfare scheme

More demand for emergency food, fuel, travel and essentials — especially households with children or disability.

## Administrative risk

Recovery escalating while DWP income drops. Joined-up signposting and clear escalation routes are essential.

# Panel: how is this affecting your service?

*Each panellist — 2 to 3 minutes. What are you actually seeing on the ground?*

1

## Council Tax Reduction lead

Are nil/reduced UC awards driving more reassessments? Backlog or processing pressure?

2

## Housing Benefit / DHP lead

Where are rent shortfalls landing — TA, supported, PRS? Is DHP demand keeping pace, and is the budget holding?

3

## Recovery lead

Are sanctioned households showing up in the recovery pipeline? How are you identifying them before enforcement escalates?

4

## Local welfare / hardship lead

What is the pattern of applications — food, fuel, essentials? Repeat applicants? Children or disability in scope?

5

## Frontline / customer services

What are residents telling you at first contact? Are staff equipped to ask the right sanction-related questions?

# Amnesty's concern & our safeguarding response

**Amnesty's position** — The rise contradicts the stated move away from a "blame and shame" culture, and is pushing people — including families with children — further into poverty. Some missed appointments are linked to childcare, accessibility or appointments cancelled by DWP.

**Vulnerability flags** — children in household, disability, carers, mental-health needs, accessibility, language or digital exclusion.

## PANEL PROMPTS

### Safeguarding

Are sanction-driven cases reaching our vulnerability registers, or slipping through as routine arrears?

### Joined-up working

How well are we connected with Jobcentre, food banks, advice services and housing providers? Where is the handoff breaking down?

### Recovery posture

Should we presume a recovery hold where an active sanction is confirmed, pending hardship or mandatory reconsideration?

### Communications

What does our outbound messaging tell sanctioned residents about CTR, DHP and local welfare options — and is it reaching them?



## DISCUSSION

# What are the top 3 things I learned from conference?

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

**1**

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**2**

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**3**

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# 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.

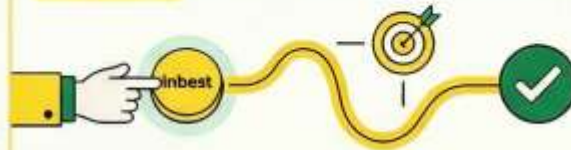
## The CRF Challenge



### 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

- ### 1 Enrichment and Segmentation

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

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

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

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

Deploy web-based landing pages to reach households not currently receiving Council Tax Reduction or Housing Benefit.
- ### 6 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](mailto:info@inbest.ai) or visit [www.inbest.ai](http://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

[www.visionarynetwork.co.uk](http://www.visionarynetwork.co.uk)



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new era of  
council tax  
deduction  
schemes

Bristol City  
Council Case  
Study

For more information email [info@visionarynetwork.co.uk](mailto:info@visionarynetwork.co.uk)



In the news



# Access to Work delays and the impact on disabled self- employed people

- Disability News Service reports that self-employed disabled people are facing much longer waits for Access to Work applications than employed disabled people. The figures were obtained from DWP through a freedom of information request.
- As of 31 March 2026, DWP was only beginning to work on non-priority self-employed applications submitted on 14 August 2024. That indicates a wait of around 20 months before the application even starts to be processed.
- For employed disabled people classed as non-priority, DWP was working on applications submitted on 17 July 2025, a wait of around eight months. This suggests a gap of about 12 months between the two groups.
- DWP said its procedures and priorities were no different for employed and self-employed applicants, although self-employed customers may need to provide different types of evidence.
- DWP also said demand for Access to Work has grown significantly and that the number of people supported by the scheme has nearly doubled in five years. It said staff working on the scheme had been increased by around a third and delivery practices had been streamlined.
- The wider concern is that delays may undermine the policy aim of helping disabled people to start work, stay in work, or remain economically active, particularly where self-employment is the only realistic way to manage fluctuating health needs. Access to Work is intended to help people get or stay in work if they have a physical or mental health condition or disability.



dns

# Access to Work delays and the impact on disabled self- employed people

## Impacts on revenues and benefits administration

- Delayed Access to Work support may increase pressure on council services if disabled self-employed people lose income, reduce work, stop trading, or move towards benefit dependency.
- Revenues and benefits teams may see more complex Council Tax Reduction, Housing Benefit, DHP, discretionary welfare, and debt recovery cases where residents are technically in work but their earnings are unstable because essential workplace support has not been approved.
- Self-employed CTR and HB cases may become harder to assess, as delayed support can affect business viability, trading patterns, allowable expenses, income fluctuations, and evidence of future earnings.
- Councils should be cautious about treating reduced earnings, business interruption, or apparent non-compliance as lack of effort or deliberate failure. In some cases, the issue may be a delay in central government support rather than resident behaviour.
- DHP and discretionary support policies may need to recognise that a resident can be “in work” or self-employed while still facing severe financial vulnerability because reasonable support arrangements are delayed.
- Frontline staff may need prompts to ask whether a claimant has applied for Access to Work, whether the application is delayed, whether support is already in place, and whether the lack of support is affecting earnings, rent, council tax, arrears, or work sustainability.
- Recovery teams should consider vulnerability and income instability before escalation, particularly where a resident’s arrears are linked to disability-related barriers, delayed DWP support, or disrupted self-employment.

# SEND reform, transitional protections and wider household impacts

## Key facts

- Local Government Lawyer reports that the Government's Education for All Bill is intended to raise school standards and reform the SEND system, with a "triple lock" of transitional protections so that no child loses effective support already in place.
- The Bill would require settings to produce an individual support plan for every child and young person with SEND, supported by National Inclusion Standards.
- The Government says the reforms are intended to make mainstream settings more inclusive, with a new SEND Code of Practice requirement for staff in nurseries, schools and colleges to receive SEND and inclusion training.
- The Bill would introduce a national EHCP template and move from annual reviews to reviews at the end of every key stage for school-age children, while allowing parents to request an earlier review.
- The Government says the transition will include protection for children with a specialist setting place in September 2029, allowing them to remain in a specialist setting until they finish education.
- The Bill would extend to England and Wales but apply to England only.

# SEND reform, transitional protections and wider household impacts

## Impacts on revenues and benefits administration

- This is primarily an education and SEND reform, but it has clear implications for revenues and benefits because SEND pressures often sit alongside financial hardship, housing instability, transport costs, caring responsibilities and reduced parental work capacity.
- Council Tax Reduction, Housing Benefit, DHP and discretionary welfare teams may see more cases where household income, arrears or vulnerability are linked to SEND pressures, particularly where a parent has had to reduce hours, stop work, manage school absence, or meet additional transport and care costs.
- DHP assessments may need to consider whether rent shortfalls are connected to a child's SEND needs, unsuitable accommodation, school transport issues, informal caring responsibilities, or delays in education, health and care support.
- CTR discretionary relief and recovery teams should be alert to SEND-related vulnerability before escalating arrears, especially where household engagement is affected by caring pressures, tribunal activity, school absence or crisis support needs.
- Local authorities may need better cross-service routes between education, welfare support, housing, revenues and benefits, children's services and debt advice. The Government's own reform principles emphasise shared working across education, health, care, local government, families and the voluntary sector.
- For administration, the risk is that national reform creates a transition period where families are unsure what support remains in place. Councils will need clear scripts, referral pathways and escalation points so frontline officers do not give inaccurate advice about SEND rights or financial entitlement.
- Any move from annual EHCP reviews to key-stage reviews could change the timing and flow of evidence families hold. Benefits and discretionary support teams may need to be more flexible about what evidence is accepted to show continuing need.

# MHCLG ministerial change and policy continuity risk for local government



- Miatta Fahnbulleh resigned as Minister for Devolution, Faith and Communities at MHCLG on 12 May 2026. Local Government Lawyer reports that she resigned as part of a protest against Keir Starmer's leadership of the Labour Party.
- Fahnbulleh said she was proud of her work at MHCLG, including the Pride in Place Programme and work on community cohesion, but argued that the Government had not acted with sufficient vision, pace and ambition.
- She had taken up the MHCLG ministerial role in September 2025 and urged the Prime Minister to set out a timetable for his departure.
- Reuters also reported her resignation on 12 May 2026, noting that she was a junior minister in the housing and communities department and had urged the Prime Minister to set a timetable for an orderly transition.
- Nesil Caliskan, former leader of Enfield Council, was appointed Parliamentary Under-Secretary of State at MHCLG on 12 May 2026. GOV.UK confirms the appointment and notes that she had previously served as Comptroller of HM Household, Government Whip.
- Local Government Lawyer reports that Caliskan served nine years as a councillor, six of them as leader of Enfield Council, and had also been an executive member at London Councils before becoming MP for Barking in July 2024.

# MHCLG ministerial change and policy continuity risk for local government



## Impacts on revenues and benefits administration

- The main operational issue is continuity. MHCLG is carrying several significant local government workstreams, including local government reorganisation, devolution, community cohesion, standards, governance and place-based funding. Ministerial change can affect pace, tone, prioritisation and access to decisions.
- For revenues and benefits services, the risk is indirect but real. Local government reorganisation, devolution settlements, funding changes and policy announcements all affect council tax, business rates, CTR schemes, discretionary support, customer contact, governance and implementation planning.
- Councils in reorganisation areas should assume that the programme continues unless formally changed. However, they should keep clear decision logs, risk registers and assumptions records where ministerial or departmental direction is still awaited.
- Services should avoid pausing essential planning simply because of ministerial turnover. System mapping, data cleansing, contract review, CTR modelling, collection fund assumptions and service design work remain necessary even where political leadership is unsettled.
- Caliskan's local government background may be significant for councils because she has direct experience of local authority leadership, London governance and council delivery pressures. That may help with practical engagement, although the policy direction will still be set by the Government collectively.
- For benefits, welfare and recovery teams, the wider political context matters because recent controversy over support for disabled people and winter fuel payments was cited in Fahnbulleh's resignation. This may increase sensitivity around vulnerability, financial hardship, local welfare support and discretionary decision making.



Llywodraeth Cymru  
Welsh Government

**"A new era of  
leadership starts  
today."**

*— First Minister Rhun ap Iorwerth*

## New Welsh Cabinet announced

First Minister Rhun ap Iorwerth has named his Cabinet, with key appointments for local government:

**Siân Gwenllian** — Cabinet Minister for Local Government, Housing & Planning

**Sioned Williams** — Deputy First Minister & Cabinet Minister for Social Justice and Equality

**Elfyn Llwyd** — Counsel General Designate

**Dafydd Trystan Davies** — Cabinet Minister for Government Effectiveness & the Constitution

*"This Cabinet will bring new energy, new ideas and a new direction... united and filled with talent and experience ready to serve."*

[Read the full list of Cabinet appointments →](#)

- Subdued housing market in England and Wales, linked to concern that the Iran war could feed through into higher inflation, higher borrowing costs and mortgage rate rises.
- The Royal Institution of Chartered Surveyors reported a “noticeable softening” in buyer demand, with potential buyers and sellers becoming more cautious.
- RICS said new buyer enquiries remained firmly negative in April 2026, with a net balance of -34 per cent, compared with -40 per cent in March. This still points to weak market momentum.
- Agreed sales also remained weak, with a net balance of -36 per cent in April, broadly unchanged from -35 per cent in March. RICS reported that short-term sales expectations were also negative.
- House price sentiment weakened, with 34 per cent more RICS respondents reporting falling prices than rising prices over the previous three months. The RICS reports stronger negative readings in London, the south-east, East Anglia and the south-west, while the north-west and north of England remained marginally positive.
- The rental market remains under pressure. RICS members reported tenant demand rising while landlord instructions fell, and a net balance of 25 per cent expected rents to rise over the coming months.

Housing  
market  
weakening,  
mortgage  
uncertainty  
and rent  
pressure

**PATRIOTIC**   
**MILLIONAIRES**

# Wealth taxation, public services and the funding debate

- Research commissioned by Patriotic Millionaires UK, carried out by Survation, which found that 75 per cent of UK millionaires surveyed would be willing to pay more tax to support the social, cultural and economic foundations they value in Britain.
- The survey covered 501 UK millionaires, defined as people with more than £1 million in assets excluding their main home.
- 88 per cent of those surveyed said they were proud to live in the UK. The polling also suggested that wealthy respondents were more concerned about doctors, young people and business owners leaving the UK than about other millionaires leaving.
- 43 per cent said they were most concerned about doctors and other qualified health staff leaving the UK, compared with 19 per cent concerned about young people leaving, 19 per cent about business owners leaving, and 9 per cent about other millionaires leaving.
- 79 per cent said they would be willing to pay higher taxes to create opportunities for young people. 64 per cent said the Government should increase taxes on the wealthiest to reduce taxes such as income tax, VAT and National Insurance for small businesses and individuals.
- The polling is part of a wider policy debate about whether more tax should fall on income from work, consumption, capital gains, assets and wealth. The IFS has warned that a new annual wealth tax could be difficult to implement and may be counterproductive, while suggesting reform of existing capital taxes may be more practical.

## AI at work, surveillance and the risk of algorithmic management

- The Guardian article argues that the major workplace risk from AI is not simply job loss, but a widening divide between workers who use AI as a tool and workers who are managed, monitored or controlled by AI systems.
- The article highlights the risk that higher-paid, higher-autonomy staff may use AI to increase productivity, while lower-paid or more closely managed staff may experience AI through surveillance, productivity scoring, task allocation and automated performance monitoring.
- This is described as an “AI divide”: some workers gain capability and discretion, while others lose autonomy, dignity and control over how their work is assessed.
- The concern is particularly relevant in sectors where work is already closely monitored, including warehousing, hospitality, contact centres, platform work and other operational environments.
- The article argues that AI governance should not only focus on whether AI replaces jobs, but also on how AI changes workplace power, transparency, accountability and trust.
- The core warning is that, without safeguards, AI may intensify work, embed unfair assumptions, and create opaque “digital management” systems that are difficult for workers to challenge

# AI at work, surveillance and the risk of algorithmic management

## Impacts on revenues and benefits administration

- This is highly relevant to revenues and benefits because AI is likely to enter services through contact handling, triage, quality checking, workload allocation, fraud/compliance risk scoring, document processing, productivity reporting and customer communication.
- AI can help officers by drafting letters, summarising evidence, suggesting follow-up questions, identifying missing information and supporting consistency. The risk comes when AI shifts from support tool to hidden performance manager.
- Councils should avoid using AI to make or imply employment judgments about officers without clear human review, transparency, explainability and challenge routes.
- Contact centre and processing teams are especially exposed to poor implementation, because AI tools can easily become mechanisms for call timing, tone monitoring, script compliance, output scoring and target enforcement.
- For residents, the same risk applies. AI-driven triage, vulnerability scoring or fraud risk tools should not create adverse decisions without proper evidence, human judgment and recorded reasons.
- There is a direct fairness issue: the officers most likely to be monitored by AI may be the least involved in choosing or shaping the tools. Implementation should include consultation with staff, trade unions, information governance, HR, service managers and frontline users.
- Practical governance should include: a clear purpose for each AI use case, DPIA and equality assessment where needed, staff engagement, human sign-off, audit trails, bias testing, retention rules, and a clear route to challenge AI-assisted outputs.

Household  
spending  
slowdown, cost of  
living anxiety and  
local welfare risk

- Barclays reports that UK households cut back spending in April 2026 at the fastest pace in 16 months, with data showing a 0.1 per cent year-on-year fall in card spending. Barclays processes nearly 40 per cent of UK credit and debit card transactions.
- This was the first annual fall in card spending since November 2024. Non-essential spending fell by 0.3 per cent, suggesting households are becoming more cautious about discretionary spending.
- Travel spending was particularly weak, falling by 5.7 per cent in April after a 3.3 per cent fall in March. Airline spending fell by 8.3 per cent.
- Essential spending rose by 0.3 per cent, mainly because fuel spending increased by 10.4 per cent. Barclays said this was the largest rise in fuel spending since December 2022.
- Barclays' survey found that 72 per cent of consumers expected Middle East tensions to affect their cost of living during 2026, with energy bills, inflation and food prices the main concerns.
- The Bank of England warning reported that higher inflation was “unavoidable” because of the Iran war, with typical energy bills expected to rise by 16 per cent to £1,900 by the summer and food prices by 7 per cent by the end of the year.

## Household spending slowdown, cost of living anxiety and local welfare risk

### Impacts on revenues and benefits administration

- This is an early warning indicator for council tax collection, CTR demand, DHP pressure and local welfare support. A fall in discretionary spending alongside higher essential costs suggests households are trying to preserve cash before financial stress becomes visible in arrears.
- Revenues teams may see more residents prioritising rent, food, energy and fuel over council tax, especially where travel to work, school transport, caring responsibilities or rural transport costs are unavoidable.
- Benefits teams may see more in-work hardship cases, particularly where wages have not kept pace with food, energy and fuel inflation. These households may not always appear as traditional crisis cases, but they may still struggle with council tax, rent shortfalls and debt recovery.
- CTR caseloads may become more volatile if working households reduce hours, lose overtime, move into short-term work, or experience self-employed income shocks linked to weaker consumer demand.
- DHP and discretionary welfare demand may increase if rent affordability worsens alongside higher household essentials. This is likely to be most acute for private renters, families with children, disabled residents, carers and households reliant on cars.
- Recovery teams should watch for payment arrangements that were previously sustainable becoming unaffordable. The key operational question is not simply “has the resident paid?”, but whether there has been a recent cost shock affecting their ability to maintain payments.
- Local authorities should monitor contact volumes, broken arrangements, CTR new claims, CTR changes in earnings, DHP applications, food and fuel referrals, and council tax arrears by instalment month. These may show pressure before national statistics do.

# Universal Credit fraud allegation and evidence handling in benefit administration

- Jeffrey Beal, aged 43, and Michelle Hanna Beal, aged 41, of Cambridge Street, Millom, have appeared in court after being jointly charged in relation to an alleged Universal Credit offence.
- Both pleaded not guilty to one count of dishonestly failing to disclose information to make a gain for themselves or another, or to cause or expose another to a loss.
- The alleged offence is said to have taken place in Millom between 7 March 2022 and 7 March 2023.
- The charge states that they allegedly failed to notify the Department for Work and Pensions that they held capital above the permitted limit, despite being under a legal duty to do so.
- The alleged gain was Universal Credit. At this stage, this remains an allegation; there has been no conviction and both defendants have pleaded not guilty.
- They are next due to appear at Preston Crown Court for a plea and trial preparation hearing at 10am on 26 May.

# Universal Credit fraud allegation and evidence handling in benefit administration

## Impacts on revenues and benefits administration

- The case is relevant to local authority services because capital issues can affect Council Tax Reduction, Housing Benefit, DHPs, local welfare support and some discretionary decisions, even where the main allegation concerns Universal Credit.
- A DWP prosecution or charge does not automatically establish a local authority overpayment. The council must still make its own decision, based on its own evidence, scheme rules, notification duties, calculation and appeal rights.
- Where capital is alleged to exceed the permitted limit, officers should check bank accounts, savings, investments, property interests, business assets, crypto assets where relevant, and any capital disregards that may apply.
- For CTR, the key questions are: what capital existed, when it was held, whether it exceeded the local scheme threshold, whether it was declared, whether any disregard applied, and whether any change affected entitlement.
- For Housing Benefit, the normal capital rules remain important, including the upper capital limit and tariff income rules, subject to pension-age or passported benefit rules where applicable.
- Fraud, compliance and benefits officers should avoid using criminal language in local authority records unless it is accurate. Until proved, wording should remain neutral: “alleged failure to disclose capital”, “DWP prosecution pending”, or “matter before the court”.
- Recovery teams should separate three things: current liability, any proven benefit or CTR overpayment, and any wider vulnerability or affordability issues. A live allegation does not remove the need to assess current hardship fairly.

# Pension poverty, auto-enrolment and future pressure on local welfare services

- Scottish Widows has called for minimum workplace pension auto-enrolment contributions to rise from 8 per cent to 12 per cent.
- Its latest annual Retirement Report found that around a third of people, 12.2 million in the UK, are still on track for pension poverty in later life.
- The proportion of people projected to have less than a minimum retirement lifestyle has fallen from 39 per cent in 2025 to 31 per cent in 2026.
- Scottish Widows says the improvement is linked to higher savings outside pensions and falling energy costs, which have helped more people meet the minimum lifestyle standard set by Pensions UK's Retirement Living Standards.
- However, Scottish Widows warned that recent global events pushing up energy costs could quickly reverse this improvement.
- The report argues that pension outcomes remain fragile because savings behaviour is affected by factors households can control, such as contribution levels, and external factors they cannot control, such as energy costs, inflation and wider living costs.
- Scottish Widows also called for an auto-enrolment equivalent for self-employed workers, and better integration between pensions and other financial products, including savings, investments and housing equity.

# Pension poverty, auto-enrolment and future pressure on local welfare services

- Pension poverty is likely to increase pressure on local authority services over time, particularly Council Tax Reduction, Housing Benefit for pension-age tenants, DHPs, discretionary council tax support, local welfare schemes and adult social care charging.
- A higher number of pensioners with inadequate private pension income may increase reliance on means-tested support, including Pension Credit, Housing Benefit, CTR and help with health, care and housing costs.
- Revenues and benefits teams may need stronger take-up activity for pension-age CTR, Pension Credit passported support, Attendance Allowance signposting, disability-related support and discretionary relief.
- Self-employed residents are a particular risk group because they are not covered by the workplace auto-enrolment model. This may create future cohorts of older residents with irregular work histories, limited pension savings and higher reliance on council-administered support.
- Rising energy and living costs can quickly change pensioner vulnerability. Residents who appear financially stable may move into hardship if fixed incomes do not keep pace with essential costs.
- Council tax recovery policies should recognise that some older residents may be asset-holding but income-poor, especially where housing equity is not easily accessible. Vulnerability assessments and signposting should be used before escalation.
- The operational message is that pension adequacy is not only a national pensions issue. It directly affects future demand for local welfare, benefits administration, debt support, social care charging and customer contact.

UNIVERSAL CREDIT · FEB 2026

**8.3M**

people on Universal Credit

+830k year-on-year (78% from Move to UC)

## The picture in numbers

**50%**

in 'no work requirements' regime

*share still rising*

**3.1M**

people in employment

*37.8% of UC caseload (Jan 2026)*

**7.2M**

households on UC

*6.7M (93%) receiving a payment*

**44%**

of paid households have children

*key cohort for CTR / CRF planning*

**166k**

receive UC childcare element

*down 13% year-on-year*

**3.3M**

households with deductions

*46% of all UC households*

*Avg. 45k claims · 35k starts per week – both down on Feb 2025.*

# Benefit Accuracy Trends: FYE 2026 Overpayment & Underpayment Analysis

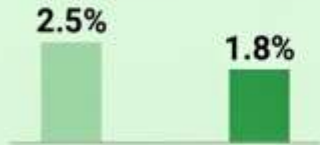
A comparative analysis highlighting significant shifts in benefit payment accuracy between FYE 2025 and FYE 2026 across major UK categories. While some benefits saw improvements driven by better earnings reporting, others experienced a decline in accuracy due to fraud and failures to report changes in functional needs, with State Pension remaining stable.

## IMPROVING ACCURACY (Universal Credit & Housing Benefit)



**Universal Credit**  
Universal Credit Earnings Errors Fall to 1.8%

Overpayments due to Earnings/Employment decreased from 2.5% in FYE 2025, primarily driven by a drop in Earnings Fraud.

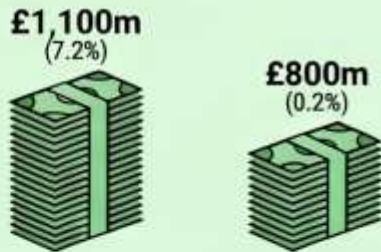


**Better Employment Reporting Drives HB Gains:** Errors in employee earnings, fraud, and official errors all saw statistically significant decreases within the Housing Benefit category.



**Housing Benefit**  
Housing Benefit Overpayments Down by £300M

The total overpayment rate fell from 7.2% (£1,100m) to 6.2% (£800m) in FYE 2026.



## GROWING CHALLENGES (Pension Credit, PIP & DLA)



**Pension Credit**  
Pension Credit Incorrectness Hits 37 in 100 Claims

This is a sharp increase from 31 in 100 claims the previous year, driven by a rise in overpaid claims.



**Personal Independence Payment (PIP)**

PIP Overpayment Value Doubles to £660m

The total PIP overpayment rate jumped to 2.3% from 1.3%, with fraud being the primary driver (rising from 0.4% to 1.4%).

**"Functional Needs" as a Major Risk Factor:** For both PIP and DLA, failure to report improvements in functional needs was a leading cause of increased overpayments.



**Disability Living Allowance (DLA)**

(Comparison vs. FYE 2024)

DLA Incorrectness More Than Doubled

Total incorrect claims rose to 9 in 100 in FYE 2026, up from 4 in 100 during the last measurement in FYE 2024.



**DLA Underpayment Rate Increases to 2.3%:** This increase was entirely driven by "Award Determination" errors, where the DWP made incorrect entitlement determinations.

## STABLE BENEFITS State Pension Remains Stable



State Pension Remains Stable

There were no statistically significant changes measured for State Pension accuracy in FYE 2026.

Incorrectness per 100 Claims



# Quote of the Week

"I must follow the people. Am I not their leader?" – Benjamin Disraeli

Benjamin Disraeli was a Victorian-era British statesman and novelist who twice served as Prime Minister, becoming the first (and so far only) Jewish-born person to hold the office. He reshaped the Conservative Party, expanded the franchise through the 1867 Reform Act, and forged a distinctive blend of imperial ambition and sharp literary wit.



# 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



· TOWN · HALL ·

LGR & Finance Watch



## Essex local government reorganisation, legal challenge and transition risks


- Local Government Lawyer reports that Cllr Peter Harris, incoming Reform UK leader of Essex County Council, said his first formal action would be to start legal action against the Government's local government reorganisation plans for Essex.
- In a letter to the Secretary of State for Housing, Communities and Local Government, Steve Reed, Cllr Harris described the proposals as "ill-thought, expensive, purely ideological" and said they would increase democratic distance between residents and elected local politicians.
- The legal step described is a pre-action protocol letter, which is normally the formal stage before judicial review proceedings. The article does not report that court proceedings have yet been issued.
- The Government announced in March 2026 that Greater Essex would move to five new unitary councils: West Essex, North East Essex, Mid Essex, South West Essex and South East Essex.
- The five new councils are expected to replace the current county, unitary, city, district and borough council structure across Greater Essex from 1 April 2028, subject to the necessary legal implementation.
- Reform UK won control of Essex County Council in the May 2026 local elections, taking 53 of the council's 78 seats. The Conservatives lost 41 seats and had previously run the council since 1997.



## Essex local government reorganisation, legal challenge and transition risks


### Impacts on revenues and benefits administration

- The immediate risk for revenues and benefits services is uncertainty. If legal action proceeds, councils may still need to prepare for reorganisation while not knowing whether the structure, timing or implementation order will change.
- Council Tax, Business Rates, Council Tax Reduction, Housing Benefit, debt recovery, fraud, customer services and discretionary support functions will all need transition planning because billing, liability, data, systems, policies, recovery processes and local scheme design are authority-specific.
  - A legal challenge may increase the importance of keeping clear audit trails for programme decisions, spending on transition work, consultation activity, risk registers, staffing assumptions and system procurement.
  - Revenues and benefits teams may face competing demands: maintaining statutory service delivery, planning for disaggregation or merger of services, supporting data migration, and advising members who may have different political positions on reorganisation.
  - Local Council Tax Reduction schemes will need particular attention. New unitary councils will need legally valid schemes, consultation planning where changes are proposed, equality analysis, modelling, member decisions, and operational implementation in time for the relevant financial year.
- Systems work should not be underestimated. Each new authority will need arrangements for council tax base, NNDR rating lists, recovery documents, bank accounts, payment files, DMS and workflow, online forms, customer portals, interfaces, reporting and historic records.
- Staff communication will be important. Uncertainty over legal proceedings, political control and future structures can affect retention, morale and capacity at exactly the point where experienced officers are needed to manage transition risk.



## Sussex local government reorganisation, late consultation and transition risk

- The Government has launched two consultations on late modifications to local government reorganisation proposals for West Sussex, East Sussex, and Brighton and Hove. The changes would create four new unitary councils.
- For East Sussex, the consultation asks for views on moving four wards and one parish from Lewes into an expanded Brighton and Hove. This was formally requested by Brighton and Hove Council and would reduce the size of the East Sussex unitary council originally proposed by East Sussex.
- For West Sussex, the Government is consulting on a modification to a two-unitary proposal from West Sussex district councils. This would create one coastal unitary covering Adur, Arun and Worthing, and another covering Chichester, Crawley, Horsham and Mid Sussex.
- The stated purpose of the consultation is to test whether the modified structures better reflect service delivery, community identity, rural and coastal geography, and the growth needs of Brighton and Hove.
- Both consultations are due to close on 15 June 2026. The Government says responses will be considered alongside other representations before the Secretary of State makes a decision.
- The issue is politically sensitive. The leader of Lewes District Council criticised the proposed changes, describing them as carving up the county and raising concerns that Lewes communities could be moved into Brighton and Hove to support housing growth pressures.



## Sussex local government reorganisation, late consultation and transition risk

### Impacts on revenues and benefits administration

- Late boundary changes create significant transition risk for revenues and benefits services because council tax, business rates, Council Tax Reduction, Housing Benefit, recovery, customer contact, local welfare support and discretionary schemes all depend on clear authority boundaries.
- Council Tax Reduction is likely to be one of the most sensitive areas. New unitary councils will need legally valid schemes, consultation where changes are proposed, equality analysis, modelling, member approval and system build in time for the relevant financial year.
- Boundary changes can affect taxbase forecasts, collection fund assumptions, parish and special expenses, precepts, discounts, exemptions, recovery documents, customer communications and liability records.
- For business rates, changes may require careful mapping of hereditaments, billing responsibility, local accounts, payment records, refunds, recovery action, reliefs and appeals across successor authorities.
- Revenues and benefits teams will need early clarity on data migration, document management, online forms, customer portals, bank accounts, payment files, direct debits, overpayments, write-offs, recovery agents, summons arrangements and historic records.
- Late changes increase the risk of duplication or wasted work if teams have already begun planning around earlier proposed structures. Programme boards should maintain clear decision logs, assumptions registers and risk registers.
- Residents and businesses in affected areas may be confused about which authority will bill them, hold their records, administer support or manage recovery. Communications will need to be simple, consistent and locally targeted.



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# Legal Issues of Note

# Disability, sickness absence and the risks of decision making based on assumptions

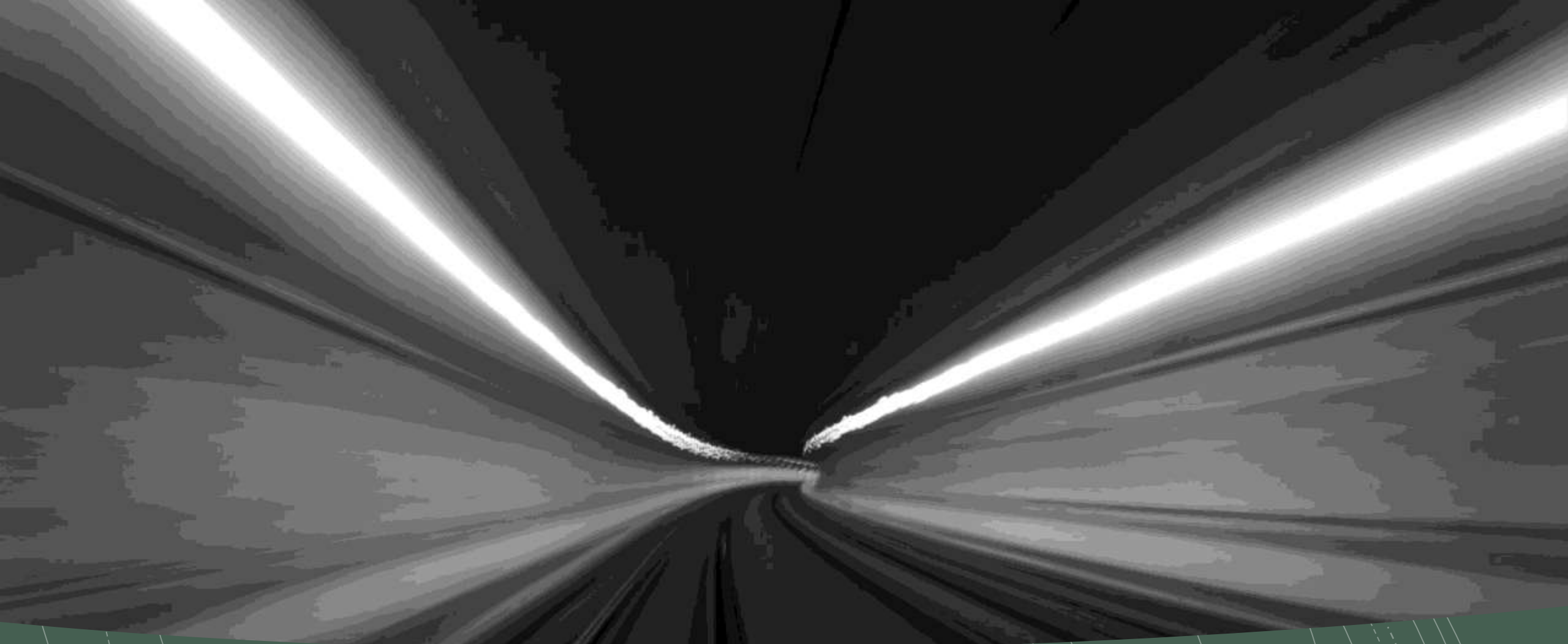
## Key facts and legal outcome

- Alan Jones, a disabled worker from St Helens, worked for Pilkington UK from 1983, starting as an apprentice and later becoming a Team Leader. He was dismissed in October 2019 for alleged gross misconduct after the employer believed he had been working elsewhere while on sick leave.
- Mr Jones had radiation induced neuropathy following cancer treatment, causing significant loss of muscle in his dominant shoulder. The Employment Appeal Tribunal noted that occupational health evidence described the condition as very disabling and said he was not fit for any work at that time.
- Pilkington used surveillance after reports that he had been seen wearing work boots. The footage showed him accompanying a friend on a farming errand, briefly handling a small bag of potatoes and passing a hose. The employer treated this as evidence inconsistent with his sickness absence.
- The Employment Tribunal found that the dismissal amounted to discrimination arising from disability under section 15 of the Equality Act 2010. The Employment Appeal Tribunal upheld the decision in July 2023, finding no error in the Tribunal's approach.
- The legal point is important: an employer's mistaken belief about what a disabled person can do may itself be the "something arising" from disability, where that belief leads to unfavourable treatment.
- The case was not simply about whether surveillance can ever be used. The problem was the reliance on assumptions and surveillance without properly updating and applying medical evidence before dismissal.

# Disability, sickness absence and the risks of decision making based on assumptions

## Implications for revenues and benefits administration

- Local authorities should treat this as a wider decision-making warning, not just an employment law case. Where illness, disability, alleged work activity, undeclared income, or capability are in issue, officers should avoid assumptions based on limited observations.
- For fraud, compliance, CTR, Housing Benefit, DHP and discretionary schemes, visible activity does not automatically prove paid work, capacity for work, undeclared earnings, or lack of vulnerability. Evidence should distinguish between employment, voluntary activity, therapeutic activity, helping friends or family, and activity undertaken on a limited or irregular basis.
- Decision records should show the evidential chain: what was alleged, what evidence was obtained, what was checked, what medical or vulnerability evidence was considered, what explanation was invited from the person, and why the final decision was proportionate.
- Where a resident or employee has a known disability, councils should consider whether behaviour, absence, delayed responses, inconsistent engagement, or apparent activity could arise from disability before taking adverse action.
- For revenues recovery, this supports careful handling of vulnerability before escalation, committal, enforcement agent referral, deductions, or refusal of discretionary help. The same principle applies: do not turn partial information into a finding of dishonesty without a fair evidential basis.
- For benefits administration, staff guidance should include prompts such as: “Is this evidence of paid work, or only evidence of activity?”, “Has the person been asked for an explanation?”, “Is updated medical or support evidence needed?”, and “Could the activity be consistent with the reported condition?”



# Other Workshops

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# Job Adverts From Business Smart Solutions



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# Meet The Team



**Ben  
Moreton**

CEO



**Mark  
Thomas**

Operations



**Chris  
Sharratt**

Talent Partner



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

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

*#TeamBSS - Sam Goddard*



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

# Revenues Officer (NEC)



3 months initially | £23 per hour Umbrella | Remote

Our good client in the South is seeking multiple Revenues Officers to start in June 2026.

We are seeking multiple experienced Revenues Officers for a 3-month interim assignment. Successful candidates will support the administration and collection of council tax and business rates, using Civica OpenRevenues. This is a fast-paced role requiring accuracy, strong customer service skills, and prior experience within a local authority setting.

## Key Responsibilities:

- Administer council tax and/or business rates accounts using Civica OpenRevenues
- Process moves, discounts, exemptions, and reliefs in line with legislation
- Handle customer enquiries via phone, email, and correspondence
- Support billing, recovery, and enforcement processes
- Maintain accurate records and ensure data integrity
- Liaise with internal departments and external agencies where required

## What we're looking for:

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

- Experience using Civica OpenRevenues
- Experienced in the Billing, Collection and Recovery of Council Tax or Business Rates

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

# Revenues Manager (NEC)



12 weeks initially | £38.80 per hour Umbrella | Hybrid – Shrewsbury

Location: Hybrid – ideally 2-3 days in the office. Can consider fully remote for perfect candidate

Duties to include:

- Provide an efficient and effective Council Tax and NNDR service to the Council
- Maintain a thorough and up to date knowledge of all legal requirements pertaining to local revenue matters
- Interpret, apply and advise on complex and contentious matters
- Develop service specifications, business plans and annual work programmes, translating service priorities into operational plans and measurable outcomes
- Develop, maintain and monitor Service Level Agreements with appropriate third parties, both internal and external, to ensure delivery and value for money
- Ensure the accurate Annual Billing of Council Tax
- Ensure the accurate Annual Billing of NNDR
- Ensure the accurate billing of Business Improvement Districts (BIDS)
- Ensure that the Council Tax system is maintained and used effectively throughout the core and local teams

## What we're looking for:

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

- 5 years Revenues Management experience
- IRRV qualified or equivalent
- NEC(Northgate) user

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

# Revs & Bens Customer Services Advisor (NEC)



Until 1 July 2026 initially | £23.05 per hour Umbrella | Remote

## JOB PURPOSE

To resolve a broad range of Revenues & Benefits enquiries received via telephone to provide an efficient and effective customer experience, resolving as many requests at first point of contact as possible.

## PRINCIPAL RESPONSIBILITIES

- 1 Receive all customer enquiries and service requests via the telephone to resolve as many requests at first point of contact as possible
- 2 Update appropriate IT systems in order to record and maintain an electronic record of customer details and their service requests
- 3 Maintain awareness of appropriate regulatory and legal standards to ensure compliance through day to day activities
- 4 Manage customer complaints, compliments and suggestions in accordance with the council's procedures
- 5 Contribute ideas that create efficiencies or improvements in customer facing and other processes
- 6 Understand and contribute to the overall objectives of Customer Services, including supporting specific campaigns as appropriate, such as encouraging self service or direct debit payments
- 7 Work as a team to provide cover and support to other team members to ensure service delivery is maintained at all times

## What we're looking for:

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

- Working in a local authority call centre or customer centre environment
- Handling abusive or emotive customers
- Experience of dealing with customer complaints
- Experience of dealing with challenging customers
- Experience of dealing with customer enquiries to their conclusion
- Detailed knowledge of a broad range of council services
- Ability to acquire a good knowledge of customer services technology
- Ability to acquire a good knowledge and understanding of the processes required to administer services

**To find out more or to apply**  
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# Interim Revenues Officer (Civica OpenRevenues)



3 months initially | £23 per hour Umbrella | Remote

## Role Overview:

We are seeking an experienced Revenues Officer for a 3-month interim assignment. The successful candidate will support the administration and collection of council tax and business rates, using Civica OpenRevenues. This is a fast-paced role requiring accuracy, strong customer service skills, and prior experience within a local authority setting.

## Key Responsibilities:

- Administer council tax and/or business rates accounts using Civica OpenRevenues
- Process moves, discounts, exemptions, and reliefs in line with legislation
- Handle customer enquiries via phone, email, and correspondence
- Support billing, recovery, and enforcement processes
- Maintain accurate records and ensure data integrity
- Liaise with internal departments and external agencies where required

## What we're looking for:

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

- Experience using Civica OpenRevenues
- Experienced in the Billing, Collection and Recovery of Council Tax

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

# NDR Officer (Academy)



3 months initially | £27 per hour Umbrella | Remote

The role requires an experienced Interim NDR/Business Rates Officer.

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

Rate: £27.00 per hour (umbrella)

Term: 3 months initially

Location: Remote after laptop collection

## What we're looking for:

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

- Strong Revenues/NDR Skills
- Experience of the MRI/Capita One (Academy) system
- IRRV qualified or relevant 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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# Are you ready to take the next step in your career?

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

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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.

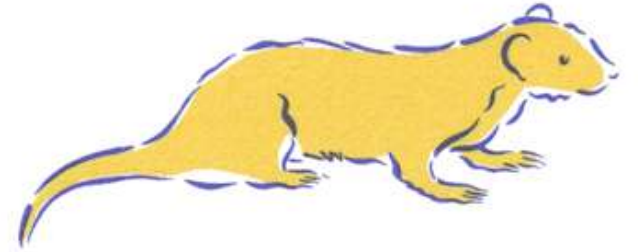
What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



## Ferret Information Systems Ltd



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



### our training services:

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



### our products:

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



### our platforms:

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



### our customers:

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

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

# entitledto

independent | accurate | reliable

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

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

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

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

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





**Ascendant Solutions**  
data management

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

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

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

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

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

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

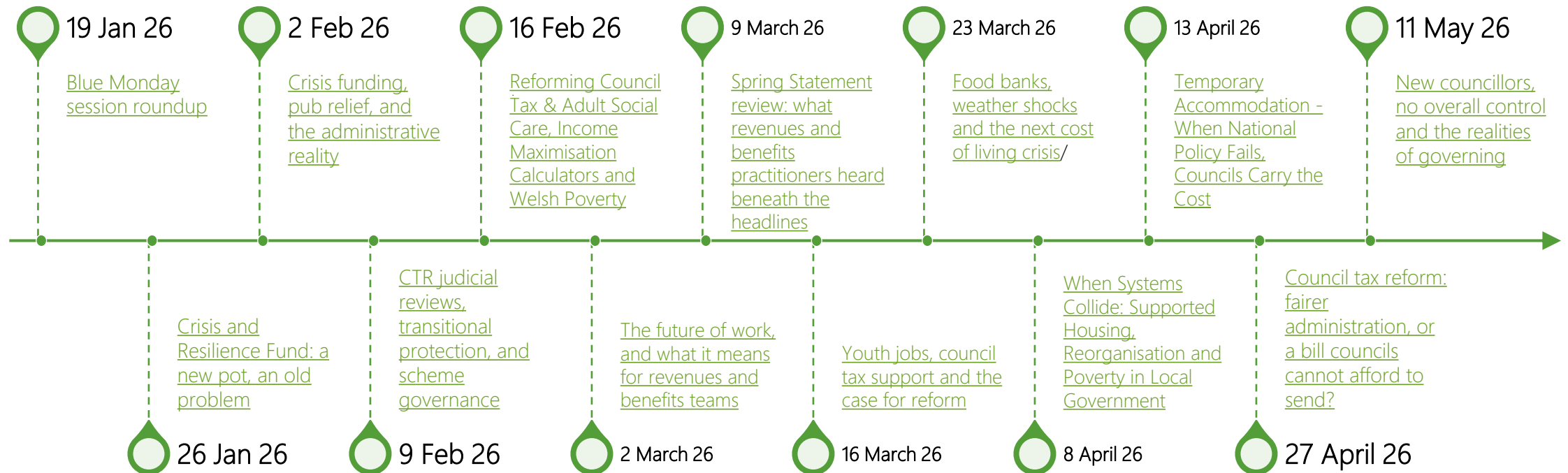


**Apply4.Online**®



# Session Information

# Previous Recordings



# Dates where there will be no sessions





## Stats & References

# Universal Credit sanctions, poverty risk and local welfare pressure

## Key numbers and stats

- 68,000 adverse Universal Credit sanction decisions were recorded in January 2026.
- This was the highest level since records began in May 2016.
- 24,000 adverse sanction decisions were recorded in December 2025.
- 46,821 was the average number of January adverse sanction decisions across 2022 to 2024.
- 5.4 per cent was the Universal Credit sanction rate in February 2026 among claimants in conditionality regimes.
- This was 0.6 percentage points lower than November 2025.
- 89.9 per cent of adverse sanction decisions in the past year related to failure to attend or participate in a mandatory interview.

## References and links

- Simone Rensch, “Rising universal credit sanctions ‘drive people into poverty’”, 15 May 2026.
- Amnesty International UK comments on Universal Credit sanctions, poverty, dignity, fairness and human rights.
- Department for Work and Pensions Universal Credit sanction statistics, as reported in the article.
- Wider policy context: DWP “Get Britain Working” plans and the Government’s stated intention to move away from a culture of “blaming and shaming” unemployed people.

# Access to Work delays and the impact on disabled self-employed people

## Key numbers and stats

- Around 20 months: reported wait before DWP began work on non-priority self-employed Access to Work applications, based on applications submitted on 14 August 2024 being started at 31 March 2026.
- Around eight months: equivalent reported wait for non-priority employed applicants, based on applications submitted on 17 July 2025 being worked on at 31 March 2026.
- More than 42,000 employed people were waiting for their Access to Work application to be processed, compared with more than 8,000 self-employed people.
- The National Audit Office reported that 74,200 people received Access to Work funding in 2024/25, compared with 37,700 in 2018/19, an increase of 97%.
- DWP spending on Access to Work provision was £321 million in 2024/25, a real-terms increase of 96% since 2018/19.
- Applications waiting for a decision rose from 21,700 at 31 March 2022 to 62,100 at 31 March 2025. The NAO also reported that the average processing time reached 109 days in November 2025, against DWP's target of 25 days.

## References and links

- Disability News Service, "DWP figures 'show self-employed disabled people have been put to the back of the Access to Work queue'", 14 May 2026.  
<https://www.disabilitynewsservice.com/dwp-figures-show-self-employed-disabled-people-have-been-put-to-the-back-of-the-access-to-work-queue/>
- GOV.UK, Access to Work: get support if you have a disability or health condition.  
<https://www.gov.uk/access-to-work>
- National Audit Office, "The Access to Work scheme", 6 February 2026.  
<https://www.nao.org.uk/wp-content/uploads/2026/02/the-access-to-work-scheme.pdf>

# SEND reform, transitional protections and wider household impacts

## Key numbers and stats

- More than £4 billion has been announced for SEND reform over the next three years.
- £3.7 billion of capital investment is planned from this year to 2030 for Inclusion Bases in mainstream settings, accessibility improvements and new special school places.
- £1.8 billion over three years is planned for “Experts at Hand”, involving professionals such as educational psychologists, speech and language therapists and occupational therapists around mainstream settings.
- More than £200 million is identified for SEND and inclusion training, covering children and young people from early years to age 25.
- In March 2025, 86.1 per cent of 16- and 17-year-olds with SEN support were in education and training, compared with 93 per cent of those without SEN.
- In January 2026, waiting lists included 65,540 children and young people waiting for speech and language therapy, 17,353 for occupational therapy, 17,195 for physiotherapy and 1,528 for vision screening.
- In 2024 to 2025, there were 25,002 registered SEND Tribunal appeals, up 18 per cent on 2023 to 2024 and up 694 per cent from 2014 to 2015.

## Slide 4: References and links

- Local Government Lawyer, “Government says Education for All Bill will ensure smooth transition to new SEND support system via ‘triple lock’ of protections”, 13 May 2026.  
<https://localgovernmentlawyer.co.uk/education-law/394-education-news/100477-government-says-education-for-all-bill-will-ensure-smooth-transition-to-new-send-support-system-via-triple-lock-of-protections>
- Prime Minister’s Office, The King’s Speech 2026, background briefing notes, 13 May 2026.  
[https://assets.publishing.service.gov.uk/media/6a046665c0cc74b4523e4d3b/The\\_King\\_s\\_Speech\\_2026\\_-\\_background\\_briefing\\_notes.pdf](https://assets.publishing.service.gov.uk/media/6a046665c0cc74b4523e4d3b/The_King_s_Speech_2026_-_background_briefing_notes.pdf)

# MHCLG ministerial change and policy continuity risk for local government

## Key numbers and stats

- 12 May 2026: date of Miatta Fahnbulleh's resignation and Nesil Caliskan's appointment to MHCLG.
- September 2025: Fahnbulleh took up the role of Minister for Devolution, Faith and Communities.
- 9 years: Nesil Caliskan's reported service as a councillor.
- 6 years: Caliskan's reported period as leader of Enfield Council.
- July 2024: Caliskan was elected MP for Barking.
- 7 September 2025 to 12 May 2026: Caliskan's previous role as Comptroller of HM Household, Government Whip.

## References and links

- Local Government Lawyer, "Minister quits MHCLG role amid Labour turmoil", 12 May 2026. <https://localgovernmentlawyer.co.uk/governance/396-governance-news/100467-minister-quits-mhclg-role-amid-labour-turmoil>
- Local Government Lawyer, "Former council leader appointed as minister in MHCLG", 14 May 2026. <https://localgovernmentlawyer.co.uk/governance/396-governance-news/100509-former-council-leader-appointed-as-minister-in-mhclg>
- GOV.UK, Parliamentary Under-Secretary of State, Nesil Caliskan MP. <https://www.gov.uk/government/ministers/parliamentary-under-secretary-of-state--307>
- Reuters, "UK junior minister Miatta Fahnbulleh resigns, urges PM Starmer to set exit timetable", 12 May 2026.

# Housing market weakening, mortgage uncertainty and rent pressure

## Key numbers and stats

- -34 per cent: RICS net balance for new buyer enquiries in April 2026.
- -40 per cent: RICS net balance for new buyer enquiries in March 2026, showing April was slightly less negative but still weak.
- -36 per cent: RICS net balance for agreed sales in April 2026.
- -32 per cent: RICS near-term sales expectations balance for the next three months.
- -34 per cent: RICS headline house price balance in April, a deterioration from -25 per cent the previous month.
- +14 per cent: net balance of RICS respondents reporting rising tenant demand over the previous three months.
- +25 per cent: net balance of RICS respondents expecting rents to rise over the coming months.

## References and links

- The Guardian, “Housing market in England and Wales weakening due to Iran war, say estate agents”, 14 May 2026.  
<https://www.theguardian.com/business/2026/may/14/housing-market-in-england-and-wales-weakening-due-to-iran-war-say-estate-agents>
- RICS, “UK Residential Survey April 2026”, published May 2026.  
<https://www.rics.org/news-insights/uk-residential-survey-april-2026>
- RICS, “UK Residential Market Survey, April 2026”, PDF.  
<https://www.rics.org/content/dam/ricsglobal/documents/market-surveys/uk-residential-market-survey/UK-Residential-Market-Survey-April-2026.pdf>
- Reuters, “UK’s Savills sees property slowdown as Iran war weighs on market”, 13 May 2026.  
<https://www.reuters.com/business/finance/uks-savills-expects-reduced-transactions-due-middle-east-war-2026-05-13/>

# Wealth taxation, public services and the funding debate

## Key numbers and stats

- 501 UK millionaires were surveyed by Survation for Patriotic Millionaires UK.
- 75 per cent said they would be willing to pay more tax to help protect and strengthen the UK's social, cultural and economic foundations.
- 88 per cent said they were proud to live in the UK.
- 79 per cent said they would be willing to pay higher taxes to create opportunities for young people.
- 64 per cent said the Government should increase taxes on the wealthiest to reduce tax burdens on everyone else, including small businesses and individuals.
- 55 per cent supported taxing wealth the same as work, according to the commissioning organisation's summary of the polling.
- Patriotic Millionaires UK advocates a 2 per cent tax on wealth over £10 million, which it says could raise £24 billion a year, and equalising capital gains tax with income tax, which it says could raise £11.3 billion a year. These are campaign proposals, not Government policy.

## References and links

- The Guardian, "Three-quarters of UK millionaires would be happy to pay more tax, research finds", 13 May 2026. <https://www.theguardian.com/news/2026/may/13/three-quarters-uk-millionaires-willing-pay-more-tax-research-finds>
- Patriotic Millionaires UK, "2026 UK millionaire polling", 12 May 2026. <https://patrioticmillionaires.uk/latest-news/uk-millionaire-poll-2026>
- Financial Times, "UK wealth tax would backfire, warns IFS", May 2026. <https://www.ft.com/content/964d71f2-50c6-4c0b-b662-4fce0384f26b>

# AI at work, surveillance and the risk of algorithmic management

## Key numbers and stats

- The Guardian article is primarily an analysis piece rather than a statistics-led report, so the key value is the framing of risk rather than a new dataset.
- A related Guardian report on US polling found that 95 per cent of workers supported requiring a human to make final employment-affecting decisions involving AI.
- The same poll found that 92 per cent supported safeguards and transparency on workplace AI use.
- Only 7 per cent of workers in that poll said their employer had disclosed AI monitoring.
- The polling was US-based, so it should not be treated as direct evidence of UK worker opinion, but it usefully illustrates the wider concern around transparency, human oversight and workplace monitoring.
- A related Guardian report from China shows that courts are beginning to scrutinise how employers use AI in workforce decisions. In that case, a worker dismissed after being replaced by AI was awarded 260,000 yuan, reported as over £28,000.

## References and links

- The Guardian, “Forget the AI job apocalypse. AI’s real threat is worker control and surveillance”, 11 May 2026. <https://www.theguardian.com/technology/2026/may/11/ai-worker-control-surveillance>
- The Guardian, “US workers overwhelmingly support union-backed policies on AI, poll says”, 12 May 2026. <https://www.theguardian.com/us-news/2026/may/12/workers-ai-policy-unions>
- The Guardian, “Chinese court awards compensation to sacked worker replaced by AI”, 13 May 2026. <https://www.theguardian.com/world/2026/may/13/china-court-awards-compensation-sacked-worker-replaced-by-ai>

# Household spending slowdown, cost of living anxiety and local welfare risk

## Key numbers and stats

- 0.1 per cent fall in overall UK consumer card spending in April 2026, year on year.
- 16 months of previous growth ended with the April fall in spending.
- 0.3 per cent fall in non-essential spending.
- 5.7 per cent fall in travel spending, with airline spending down 8.3 per cent.
- 10.4 per cent increase in fuel spending, the largest rise since December 2022.
- 9.2 per cent increase in digital content and subscriptions, suggesting some households may be substituting away from outside leisure and travel towards lower-cost home entertainment.
- 72 per cent of consumers expected Middle East tensions to affect their cost of living during 2026.
- 49 per cent confidence in non-essential spending, reported as the lowest level since March 2023.

## References and links

- The Guardian, “UK households cut back spending at fastest rate in 16 months, Barclays says”, 12 May 2026. <https://www.theguardian.com/business/2026/may/12/uk-households-cut-spending-barclays-credit-card-iran-war>
- Barclays, “Spending falls 0.1 per cent in April after 16 months of growth”, May 2026. <https://home.barclays/news/press-releases/2026/05/spending-falls--0-1-per-cent-in-april-after-16-months-of-growth/>
- Barclays, “UK spending slips as Middle East tensions hit confidence”, May 2026. <https://home.barclays/insights/2026/05/April-2026-Spend-Trends/>

# Universal Credit fraud allegation and evidence handling in benefit administration

## Key numbers and stats

- 2 defendants: Jeffrey Beal and Michelle Hanna Beal.
- 43 and 41: reported ages of the defendants.
- 7 March 2022 to 7 March 2023: alleged offence period.
- 1 count: dishonestly failing to disclose information to make a gain for self or another, or cause or expose another to a loss.
- 26 May, 10am: next listed hearing at Preston Crown Court for plea and trial preparation.
- £16,000: standard Universal Credit upper capital limit. A claimant is generally not entitled to Universal Credit if they have capital above this amount, subject to specific disregards and rules.
- £6,000: standard Universal Credit lower capital threshold, above which capital can affect the amount of Universal Credit payable.

## References and links

- Swindon Advertiser, "DWP: Couple appear in court over alleged Universal Credit fraud", 30 April.
- Court allegation as reported: Jeffrey Beal and Michelle Hanna Beal pleaded not guilty to dishonestly failing to disclose capital above the permitted limit to DWP.
- Universal Credit capital rules: GOV.UK guidance on Universal Credit and capital limits.
- Local authority relevance: local Council Tax Reduction schemes, Housing Benefit capital rules, DHP guidance, and local anti-fraud or compliance policies

# Pension poverty, auto-enrolment and future pressure on local welfare services

## Key numbers and stats

- 12.2 million people in the UK are reported to be at risk of pension poverty in later life.
- 31 per cent are projected to have less than a minimum retirement lifestyle, down from 39 per cent in 2025.
- 15.3 million people were reported to be at risk in 2025, compared with 12.2 million in the latest report.
- 8 per cent is the current statutory minimum workplace pension auto-enrolment contribution level.
- 12 per cent is the contribution level Scottish Widows is calling for.
- £40,000 is the projected average increase in retirement savings if contributions rise to 12 per cent on the first £30,000 of salary.
- £114,000 is the projected increase in retirement savings for those aged 22 to 29.
- One in eight pensioners rely solely on the State Pension in retirement, according to Debbie Abrahams, Chair of the Work and Pensions Committee.

## References and links

- Scottish Widows annual Retirement Report, as reported by Rachel Willcox, 15 May 2026.
- Pensions UK, Retirement Living Standards.
- Work and Pensions Committee comments from Debbie Abrahams on pensioner poverty and the need for a national strategy.
- Policy issues referenced: workplace auto-enrolment, self-employed pension saving, Pension Commission work, State Pension adequacy and pension-age benefits.

# Essex local government reorganisation, legal challenge and transition risks

## Key numbers and stats

- 5 proposed new unitary councils for Greater Essex.
- 15 existing councils across Greater Essex are expected to be replaced by the new unitary model.
- 1 April 2028 is the planned operational date for the new councils.
- 2027 is the expected year for elections to the new shadow unitary authorities.
- 53 of 78 seats were won by Reform UK on Essex County Council in the May 2026 local elections.
- The proposed councillor numbers for the new councils are: West Essex 83, North East Essex 100, Mid Essex 79, South West Essex 82 and South East Essex 90.

## References and links

- Local Government Lawyer, “Essex Reform UK leader says legal action against reorganisation will be first act in office”, 14 May 2026.  
<https://localgovernmentlawyer.co.uk/governance/396-governance-news/100505-essex-reform-uk-leader-says-legal-action-against-reorganisation-will-be-first-act-in-office>
- MHCLG letter to Essex leaders, 25 March 2026, setting out the decision to proceed with the five unitary authority proposal.  
[https://assets.publishing.service.gov.uk/media/69c3d31393cc6e8b87a6f62f/SoS\\_-\\_Letter\\_to\\_Essex\\_Leaders\\_25.03.26.pdf](https://assets.publishing.service.gov.uk/media/69c3d31393cc6e8b87a6f62f/SoS_-_Letter_to_Essex_Leaders_25.03.26.pdf)
- MHCLG implementation letter to Essex, Southend-on-Sea and Thurrock chief executives, 26 March 2026.  
[https://assets.publishing.service.gov.uk/media/69ca9e6094c191d28596ed6c/Local\\_government\\_reorganisation\\_-\\_implementation\\_letter\\_to\\_Essex\\_Southend-on-Sea\\_and\\_Thurrock\\_council\\_chief\\_executives.pdf](https://assets.publishing.service.gov.uk/media/69ca9e6094c191d28596ed6c/Local_government_reorganisation_-_implementation_letter_to_Essex_Southend-on-Sea_and_Thurrock_council_chief_executives.pdf)
- Essex LGR Hub, “Changes coming to Greater Essex”.  
<https://www.essexlgrhub.org/changes-coming-greater-essex>

# Sussex local government reorganisation, late consultation and transition risk

## Key numbers and stats

- 2 separate consultations have been launched, one covering East Sussex and Brighton and Hove, and one covering West Sussex.
- 4 proposed new unitary councils would be created under the modified Sussex plans.
- 4 wards and 1 parish could move from Lewes into an expanded Brighton and Hove.
- The proposed West Sussex coastal unitary would cover Adur, Arun and Worthing.
- The proposed second West Sussex unitary would cover Chichester, Crawley, Horsham and Mid Sussex.
- 15 June 2026 is the consultation closing date.

## References and links

- Local Government Lawyer, “Government consults on late changes to Sussex reorganisation plans”, 12 May 2026.  
<https://localgovernmentlawyer.co.uk/governance/396-governance-news/100463-government-consults-on-late-changes-to-sussex-reorganisation-plans>
- GOV.UK consultation, East Sussex and Brighton and Hove reorganisation modification. Linked from the Local Government Lawyer article.
- GOV.UK consultation, West Sussex reorganisation modification. Linked from the Local Government Lawyer article.
- Letter from Local Government Minister Alison McGovern to West Sussex council leaders, 12 May 2026.

## Deprivation of assets, care charging and the importance of clear decision records

### Key numbers and stats

- 23 March 2026: date of the Ombudsman's final decision.
- June 2023: Mrs Z moved into the care home.
- 20 weeks: time taken by the council to complete the financial assessment after Mrs Z moved into the care home. The Ombudsman found this was fault.
- 17 June 2023 to 23 September 2023: care costs for this period were to be removed because of conflicting information given about whether the care was non-chargeable.
- £1,000: total symbolic payment recommended for distress and uncertainty caused by delayed financial assessment, delayed cost information and failure to explain the deprivation of assets decision properly.
- 1 month: timescale for apology, payment, removal of charges for the specified period, and full explanation of the deprivation decision.
- 3 months: timescale for the council to produce an action plan addressing inconsistent deprivation of assets practice and poor record keeping.

### References and links

- Local Government Lawyer, "Council failed to suitably explain deprivation of assets decision to son of woman requiring care, Ombudsman finds", 14 May 2026.  
<https://localgovernmentlawyer.co.uk/adult-social-care/391-adult-care-news/100499-council-failed-to-suitably-explain-deprivation-of-assets-decision-to-son-of-woman-requiring-care-ombudsman-finds>
- Local Government and Social Care Ombudsman, Gloucestershire County Council, complaint reference 25 002 870, decision upheld, 23 March 2026.  
<https://www.lgo.org.uk/decisions/adult-care-services/charging/25-002-870>

## Disability, sickness absence and the risks of decision making based on assumptions

### Key numbers and points for a statistics slide

- £329,000 plus compensation was reported as the final payout following the failed appeal and remedy process.
- £31,527.36 was quantified at the Part 1 Remedy Hearing, including a basic award, loss of statutory rights, injury to feelings, interest, and notice pay. Further loss of earnings and pension loss issues were left for later determination or agreement.
- Mr Jones had worked for Pilkington from 1 November 1983 until dismissal on 14 October 2019, around 36 years' service.
- The Tribunal found that, had he not been dismissed, he would probably have returned to work by 31 July 2020, returned to his Team Leader role, and remained employed until planned retirement in 2032 at age 65.
- The Tribunal also found that from July 2023 it became unreasonable for Mr Jones not to attempt to look for alternative work or seek relevant training or assistance, showing that compensation still involved mitigation principles.

### References and links

- WalesOnline article: Disabled man wins £300k payout after he is accused of working while sick, source article supplied by user.
- Thompsons Solicitors, "Pilkington Pays Out £329,000 to Disabled Worker After Discriminatory Dismissal During Sick Leave", 8 May 2026.
- GOV.UK, Pilkington UK Ltd v Mr A Jones: [2023] EAT 90, Employment Appeal Tribunal judgment, 6 July 2023.
- Employment Tribunal Remedy Judgment, Mr A Jones v Pilkington UK Limited, Case No. 2401266/2020, published 25 February 2025.



# Blogs

Thoughts from the panel

# Blogs



[The danger is not change. The danger is not knowing what you do not know](#)

[When good intentions meet council tax reality, residents may pay the price](#)

[DWP spring forecast 2026 why the real welfare story is not just higher spending but a changing social contract](#)

[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](#)

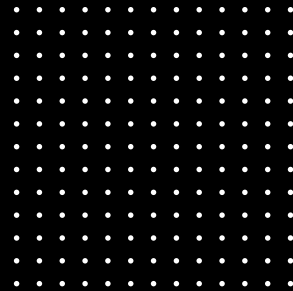
[The Case for Plain English Council Tax Reduction Schemes by Paul Howarth](#)

<https://benefitsinthefuture.com/>



Benefits in the Future

Blogs



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

# Blogs

- [Child Benefit take-up hits a new low: the downside to 'wealth testing' benefits](#) by Phil Agulnik
- [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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The latest Households Below Average Income release uses survey data linked to benefit administration records for the first time – but what does this mean for poverty rates?

[Unsung Britain: working harder, getting nowhere by Mike Brewer](#)

How recent decades have squeezed the households who can least afford it

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Resolution Foundation's priorities for 2026 and beyond



[Better Policy: Is Council Tax A Rip-Off?](#)

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## Podcasts



# VISIONARY NETWORK

About Visionary Network

# Visionary Network



**VISIONARY NETWORK**  
The Independent Local Tax and Welfare Network

Visionary Network is a not-for-profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.

We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.

We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.

Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not-for-profit values.

Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

A nonprofit organisation is a type of organisation that is formed for a specific social or charitable purpose rather than for profit. Its primary goal is to serve the needs of a particular community, cause, or interest, and any profits or revenue generated are reinvested back into the organisation to further its mission, rather than being distributed as profits to owners or shareholders.



# Visionary Network Partnership



A dynamic consortium of private sector companies is uniting to transform public service delivery across the nation. By harnessing cutting-edge technologies and innovative methodologies, this partnership is dedicated to enhancing the efficiency and effectiveness of public sector performance. Their focus is on optimising the use of resources and budgets, ensuring that every pound of public funds is directed towards improving citizens' lives. This group is at the forefront of digital transformation, leveraging data analytics and advanced technological solutions to streamline operations and reduce waste, ultimately supporting a more responsive and agile public sector.

Working closely with public sector organisations and collaborating amongst themselves, the partnership fosters a culture of innovation and disruption. By pooling their diverse expertise, the companies involved can tackle longstanding challenges with fresh, inventive approaches that deliver measurable improvements in service delivery. Their cooperative efforts not only drive substantial cost savings but also set a new benchmark for how the public sector can benefit from private sector ingenuity. In doing so, they reaffirm their commitment to ensuring that public funds are utilised to create a tangible, positive impact on the community.

