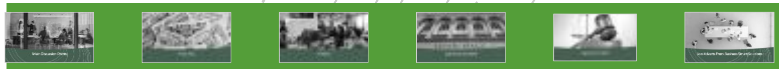
In Partnership with

Revenues and Benefits Discussion Group

Meeting Link

20 July 2026



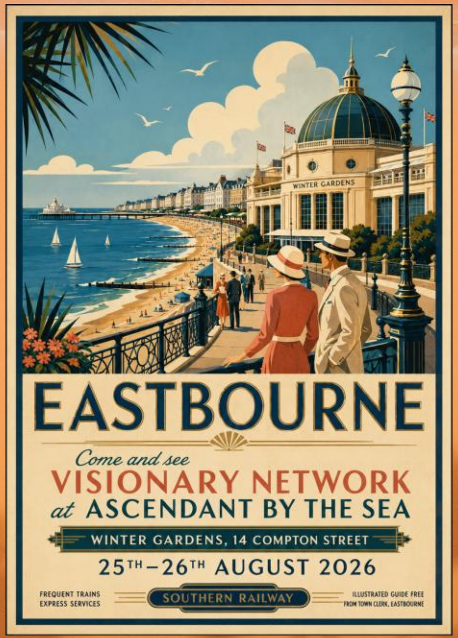
Meet the panel

(not everyone is available every week)

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

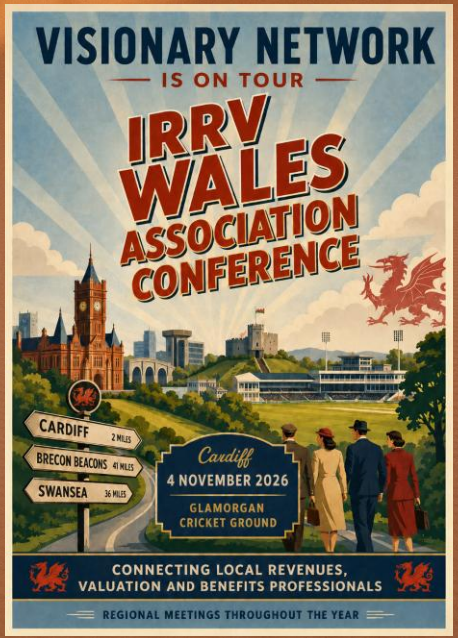
- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, Liverpool City Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Michael Fisher, St 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 & Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

Visionary on Tour 2026



VISIONARY NETWORK

The Independent Local Tax and Welfare Network



Discussion Points

Top Three Things In Your In-tray

DISCUSSION

What are the top 3 things I learned from conference?

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

1	2	3

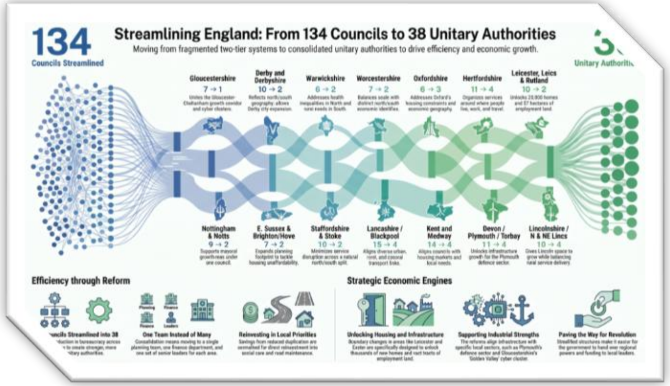
Redistribution of Homeless

Forced out of London: the scale of displacement

What the numbers mean for councils

- Around 1,300 homeless households were moved out of London by councils in the year to March 2025, up from 670 two years earlier. The number forced out has doubled in two years.
- London holds more than half of England's homeless people, yet in 2023 only 2% of London private lets were affordable to someone on Housing Benefit.
- Placements now reach Bolton, Blackpool, Hartlepool and County Durham, hundreds of miles from the placing borough.
- The driver is financial: Croydon estimates around £5,000 saved per placement; Enfield has paid one relocation firm over £894,000 since August 2023.
- Every placement is a household that arrives in another council's area, frequently with no notification to the receiving authority.
- What presents as a London housing story is, in effect, a national redistribution of need and cost.

LGR



DWP Fraud

IN THE NEWS

DWP staff steal £600,000 in benefits meant for vulnerable people

An iPaper investigation found the department's own employees diverting claimants' benefit payments into their own bank accounts.

£1.7m	25	£6m+	£24bn+
lost to staff benefit fraud in a single year (2024–25)	internal fraud investigations into staff and contractors in that year	stolen by DWP staff since 2020, with the highest figures in 2025	in benefits goes unclaimed each year — far more than is lost to fraud

…e: iPaper investigation, July 2025; DWP Annual Report 2024–25; Policy in Practice, Missing Out 2025.

Tax the Old

Breaking Free of Our Fiscal Chains

A panel discussion on the UK's long-term public finances

Based on the OBR's Fiscal Risks and Sustainability Report


VISIONARY NETWORK
The Independent Local Tax and Welfare Network
In partnership with
.inbest.ai
Why councils choose LGR & CTR support
Local Government Reorganisation creates pressure to review and harmonise Council Tax Reduction schemes. Visionary Network helps councils make confident choices with stronger evidence, clear options and practical delivery support.
We use inbest.ai's CTR Data Analytics Tool to provide robust modelling and insight you can rely on.
What the service helps you do
Compare legacy CTR schemes across merging councils
Test support levels, savings and distributional effects
Assess equality, affordability and financial impacts
Build a stronger case for consultation and approval
Prepare for implementation, governance and future structural change
Why Visionary Network
Trusted practical experience in Revenues & Benefits
Local government understanding, not generic consultancy
inbest.ai's CTR Data Analytics Tool supports strong modelling and evidence
A service designed to help councils move from legacy schemes to a single workable future model
For Directors of Finance and Revenues & Benefits Managers, LGR & CTR support offers clearer policy choices, stronger evidence and a more resilient scheme.
Talk to Visionary Network about LGR & CTR
visionarynetwork.co.uk
In partnership with
.inbest.ai
Expert partners in local tax and revenues.


VISIONARY NETWORK
The Independent Local Tax and Welfare Network
In partnership with
.inbest.ai
Local Government Reorganisation & CTR
Harmonise with confidence. Stronger evidence. Better outcomes.
Visionary Network helps councils navigate Local Government Reorganisation and harmonise Council Tax Reduction schemes using trusted sector expertise, robust analysis and inbest.ai's CTR Data Analytics Tool.
From legacy schemes to a clear future model.
Review existing CTR schemes and pressures
Model realistic harmonisation options
Understand claimant, equality and collection fund impacts
Support consultation, member decisions and implementation
Trusted experience in Revenues & Benefits
Trusted expertise.
Practical harmonisation.
Lower risk.
Talk to Visionary Network about LGR & CTR
visionarynetwork.co.uk
In partnership with
.inbest.ai

End

- Malcolm Gardner, Visionary Network Director
- 07946800171

mg@malcolmgardner.com
Book a meeting with Malcolm: Book Time with MG

Join the discussion

Each Monday lunchtime, a panel of professionals leads a discussion on revenue and benefits administration issues. The panel consists of council & housing officers, policy advisors, and analysts.

It is a free service that is well attended. Attendees make good contributions; everyone gets a chance to speak. Attendees includes senior managers, team leaders, suppliers, and support staff

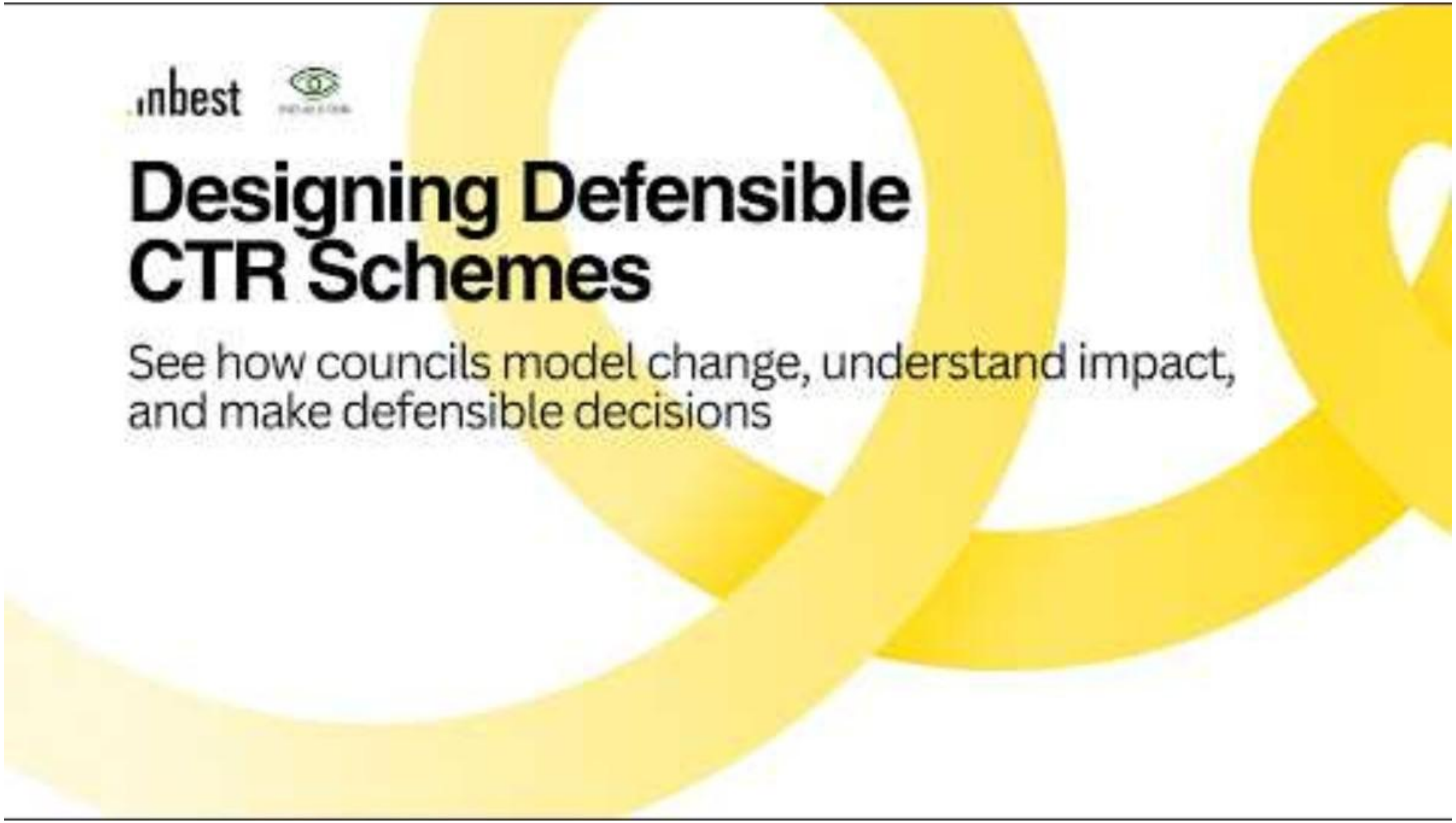
You can join in the discussion during the week (and start some new ones) by joining our WhatsApp group: https://bit.ly/3Qjrkqe

Links to the recordings and the slide packs plus other relevant documents will be posted into both the WhatsApp group and in the Teams Channel and emailed to those who attended and subscribers to the group.

To sign up just email Info@visionarynetwork.co.uk with your name, organisation and email address. We are inclusive because sharing information and good practice is essential. You don't have to attend every session; recordings will be available.


VISIONARY NETWORK
The Independent Local Tax and Welfare Network
In partnership with
.inbest
Why councils choose CTR Redesign
CTR Redesign helps councils make informed choices with stronger evidence, clear options and practical delivery support.
Visionary Network uses inbest.ai's CTR Data Analytics Tool to provide robust modelling and insight you can rely on.
What the service helps you do
Identify practical redesign options
Use inbest.ai's CTR Data Analytics Tool to test savings, support levels and distributional effects
Assess equality and financial impacts
Build a stronger case for consultation and approval
Prepare for implementation and future structural change
Why Visionary Network
Trusted practical experience in Revenues & Benefits
Local government understanding, not generic consultancy
inbest.ai's CTR Data Analytics Tool supports strong modelling and evidence
A service designed to help councils make confident decisions
For Directors of Finance and Revenues & Benefits Managers, CTR Redesign offers clearer policy choices, stronger evidence and a more resilient scheme.
Talk to Visionary Network about CTR Redesign
visionarynetwork.co.uk
In partnership with
.inbest
Expert partners in local tax and revenues.


VISIONARY NETWORK
The Independent Local Tax and Welfare Network
In partnership with
.inbest.ai
CTR Redesign for Councils
Better evidence. Better decisions. Better outcomes.
Visionary Network helps councils review and redesign their Council Tax Reduction schemes using trusted sector expertise, robust analysis, and inbest.ai's CTR Data Analytics Tool.
Smarter analysis. Stronger decisions. Better results.
Review your current scheme and pressures
Use inbest.ai's CTR Data Analytics Tool to model realistic redesign options
Understand claimant, equality and collection fund impacts
Support consultation, member decisions and implementation
Trusted experience in Revenues & Benefits
Trusted expertise. Practical redesign. Lower risk.
Talk to Visionary Network about CTR Redesign
visionarynetwork.co.uk
In partnership with
.inbest.ai



inbest
Designing Defensible
CTR Schemes
See how councils model change, understand impact,
and make defensible decisions

Play Video

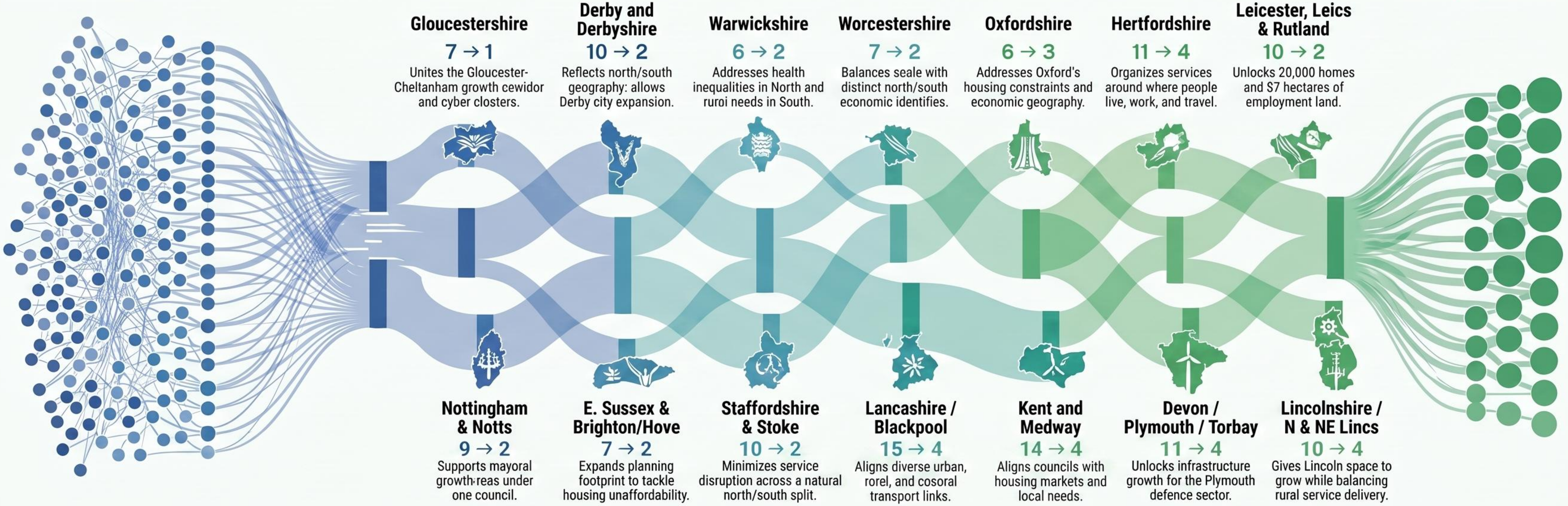
Main Discussion Points

Streamlining England: From 134 Councils to 38 Unitary Authorities

Moving from fragmented two-tier systems to consolidated unitary authorities to drive efficiency and economic growth.

134 Councils Streamlined

38 Unitary Authorities



Efficiency through Reform

134 Councils Streamlined into 38
A maasive reduction in bureaucracy across 14 key regions to create stronger, more efficient unitary authorities.

One Team Instead of Many
Consalidation means moving to a single planning team, one finance department, and one set of senior leaders for each area.

Reinvesting in Local Priorities
Savings from reduced duplication are oermalized for direct reinsestment into social care and road maintenance.

Strategic Economic Engines

Unlocking Housing and Infrastructure
Boundary changes in areas like Leicester and Exster are specifically designed to unlock thousands of new homes and vact tracts of employment land.

Supporting Industrial Strengths
The reforms align infrastructure with specific local sectors, such as Plymouth's defence sector and Gloucestershire's 'Golden Valley' cyber cluster.

Paving the Way for Revolution
Streolified structures make it easiur for the government to hand over regional powers and funding to local leaders.

Forced out of London: the scale of displacement

What the numbers mean for councils

- Around 1,300 homeless households were moved out of London by councils in the year to March 2025, up from 670 two years earlier. The number forced out has doubled in two years.
- London holds more than half of England's homeless people, yet in 2023 only 2% of London private lets were affordable to someone on Housing Benefit.
- Placements now reach Bolton, Blackpool, Hartlepool and County Durham, hundreds of miles from the placing borough.
- The driver is financial: Croydon estimates around £5,000 saved per placement; Enfield has paid one relocation firm over £894,000 since August 2023.
- Every placement is a household that arrives in another council's area, frequently with no notification to the receiving authority.
- What presents as a London housing story is, in effect, a national redistribution of need and cost.

One council's saving is another council's cost

Impact on local government finance and LGR

- Out of area placements export demand and cost from the placing borough to the receiving authority, with no transfer of funding alongside the household.
- Receiving councils absorb unfunded pressure on Council Tax Reduction, Discretionary Housing Payments, local welfare, temporary accommodation, social care and school places.
- The placing council's saving becomes the receiving council's loss: the needs of one authority uncontrollably driving the needs of another.
- These flows are invisible in baseline budgets. Receiving areas cannot forecast or fund demand they are never told about.
- Under Local Government Reorganisation, new unitary authorities may inherit concentrations of placed households they never planned or funded for, distorting baselines and equalisation.
- Without a national mechanism to make funding follow need, financial risk simply lands wherever the cheapest accommodation happens to be.

VISIONARY NETWORK

Reactive, not proactive: a ripple across the country

The systemic risk

- Each council acting rationally in isolation, to protect its own budget, produces an irrational national outcome: the reactive response, repeated across London's boroughs.
- Receiving authorities learn of placements only after arrival, leaving Revenues and Benefits to firefight liability, vulnerability and welfare needs.
- The ripple spreads outward: northern and coastal towns absorb London's displaced demand, then reach their own affordability and capacity limits.
- A proactive model would notify, fund and plan placements across boundaries, designed in through LGR rather than discovered after the event.

Questions for the panel

- **How do we surface out of area placements before households arrive, not weeks later?**
- **Who should carry the financial responsibility, the placing authority or the receiving one?**
- **What should LGR build in to stop the needs of one council rippling uncontrollably into another?**

Source: The Guardian, 'Vulnerable families illegally "dumped" hundreds of miles away by London councils', 7 June 2026; GOV.UK homelessness placement statistics to March 2025.

VISIONARY NETWORK

IN THE NEWS

DWP staff steal £600,000 in benefits meant for vulnerable people

An iPaper investigation found the department's own employees diverting claimants' benefit payments into their own bank accounts.

£1.7m
lost to staff benefit fraud in a single year (2024–25)

25
internal fraud investigations into staff and contractors in that year

£6m+
stolen by DWP staff since 2020, with the highest figures in 2025

£24bn+
in benefits goes unclaimed each year — far more than is lost to fraud

Source: iPaper investigation, July 2025; DWP Annual Report 2024–25; Policy in Practice, Missing Out 2025.

THE DEBATE

A few bad apples — or a system failing the vulnerable?

Two ways the panel might read the same set of facts.

"A FEW BAD APPLES"

- A tiny fraction of the department's 87,000 staff — the vast majority are honest.
- Staff fraud (£1.7m) is dwarfed by claimant fraud, estimated at £6.5bn.
- Culprits are dismissed and referred for criminal investigation.

"A SYSTEM FAILING THE VULNERABLE"

- The theft targets pensioners, disabled people and carers who can least afford it.
- Weak ID checks let staff approve bogus claims with no supporting evidence.
- Ministers talk tough on claimant fraud but are accused of going soft on their own.

Sources: iPaper; GB News; Taxpayers' Alliance, July 2025.

OVER TO THE PANEL

Discussion questions

Use these to open the conversation — there are no right answers.

1

Does staff fraud on this scale change how we should talk to claimants about honesty and trust?

2

Are our own ID and verification checks strong enough to stop an insider approving false claims?

3

How do we rebuild confidence with vulnerable customers when the breach came from inside the system?

4

Why did this story get so little media coverage, when claimant fraud gets so much?

Breaking Free of Our Fiscal Chains

A panel discussion on the UK's long-term public finances

Based on the OBR's Fiscal Risks and Sustainability Report

The Challenge: An Ageing Population

- The OBR's Fiscal Risks and Sustainability Report projects the public finances over the next 50 years — and things don't look good
- Debt projections don't get properly scary until the 2040s, but the OBR stresses that early adjustments are desirable
- "Unsustainable fiscal outcomes that may not occur for some years are today's challenge not tomorrow's" — the report's main conclusion
- The driver: the average person is a net contributor between ages 20 and 70, and a net recipient before and after
- People are living longer, so more of the population are net recipients in old age — pushing up health and state pension spending

VISIONARY NETWORK

What Can Policymakers Do? Three Options

1. Tax working people more

- Raise taxes on working-age people to boost the net contribution made between ages 20 and 70
- Asks even more of the group that already pays in more than it takes out

2. Spend less in older age

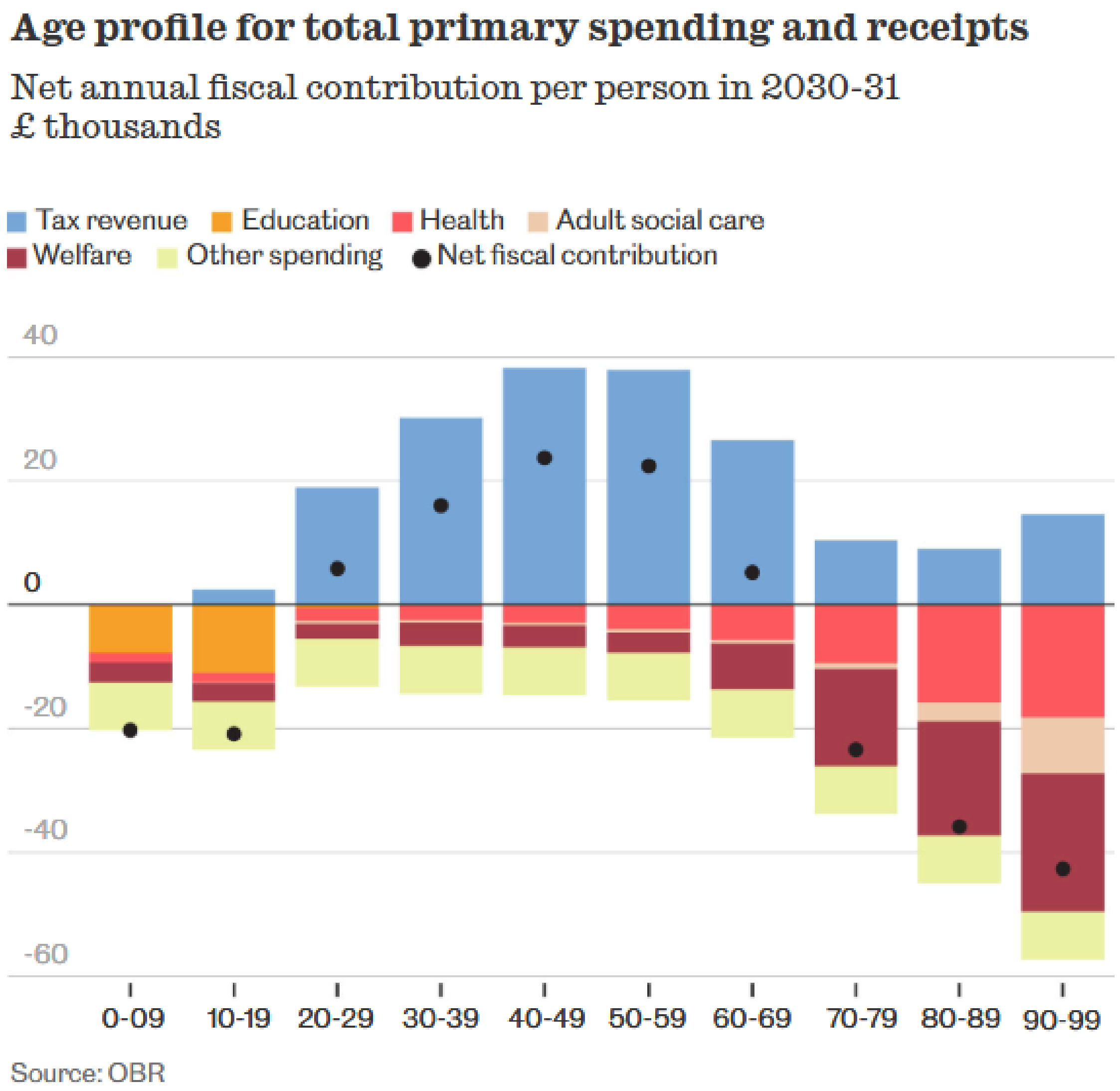
- Change the state pension triple lock
- Raise the state pension age
- Reduce NHS and social care provision
- Savings fall directly on old-age net recipients — politically painful

3. Tax older people more

- Shift tax from employee national insurance to income tax — the ‘two up, two down’ 2p switch, or a full merger
- Raise more from wealth and property, e.g. an overhaul of council tax
- Revenue would then rise as the older population grows — more resilient to ageing

VISIONARY NETWORK

Questions for the Panel



Questions for the Panel

- The debt projections only get scary in the 2040s — can politicians realistically be persuaded to act early?
- Where should the burden of adjustment fall: working-age taxpayers, old-age spending, or taxes on older people?
- Is a national insurance–income tax switch (or full merger) a reform worth staking a Chancellor's legacy on?
- Council tax overhaul has been talked about in opposition but never delivered in office — what would change that?
- Could the tax system be redesigned to raise revenue automatically as the population ages?

DISCUSSION

What are the top 3 things I learned from conference?

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

1

2

3

VISIONARY NETWORK

The Independent Local Tax and Welfare Network

In partnership with

.inbest

Crisis Resilience Fund (CRF) for Councils

Target support. Strengthen resilience. Better outcomes.

Visionary Network helps councils design, review and deliver Crisis Resilience Fund services that are fair, practical and focused on residents facing financial hardship.

Local government expertise. Practical delivery. Stronger support where it matters most.

- Review local need and policy priorities
- Design eligibility, awards and governance
- Improve targeting, take-up and resident outcomes
- Support delivery, assurance and performance reporting
- Trusted experience in Revenues & Benefits

Trusted expertise. Practical support. Better outcomes.

Talk to Visionary Network about CRF

visionarynetwork.co.uk

In partnership with

.inbest

VISIONARY NETWORK

The Independent Local Tax and Welfare Network

In partnership with

.inbest

Why councils choose CRF support

Crisis Resilience Fund support helps councils respond to financial hardship with clearer policy, stronger targeting and practical delivery support. Visionary Network helps councils create a fund that is fair, workable and focused on residents who need help most.

Our approach combines local government understanding, practical service design and strong governance so councils can deliver support with confidence.

What the service helps you do

- Define the purpose and priorities of your CRF
- Set clear eligibility, awards and decision rules
- Target support to residents facing hardship
- Strengthen governance, assurance and reporting
- Build a practical model for delivery and review

Why Visionary Network

- Trusted practical experience in Revenues & Benefits
- Local government understanding, not generic consultancy
- Resident-focused design, policy and delivery support
- A service designed to help councils support vulnerable households with confidence

For Directors of Finance and Revenues & Benefits Managers, **CRF support** offers clearer governance, better targeting and stronger resident outcomes.

Talk to Visionary Network about CRF

visionarynetwork.co.uk

In partnership with

.inbest

Supporting better local outcomes through practical insight and partnership.

In partnership with

.inbest

VISIONARY NETWORK

The Independent Local Tax and Welfare Network

CTR Rewrite for Councils

Clear wording. Lower risk. Practical support.

Visionary Network helps councils keep their Council Tax Reduction scheme wording accurate, lawful, clear and up to date – giving confidence to decision-makers and a better experience for residents.

- Plain English drafting with technical accuracy
- Annual uprating and scheme updates
- A clean master document in your council's own style
- Support for redesign, policy change and LGR
- Trusted experience in Revenues & Benefits

Talk to Visionary Network about CTR Rewrite

visionarynetwork.co.uk

VISIONARY NETWORK

The Independent Local Tax and Welfare Network

In partnership with

.inbest

Why councils choose CTR Rewrite

Your Council Tax Reduction scheme underpins fairness, compliance and public trust. CTR Rewrite gives you clear, accurate wording that supports confident decisions today—and a scheme that is easier to manage tomorrow.

What the service helps you do

- Keep scheme wording accurate, lawful and up to date
- Reflect annual uprating and policy changes
- Reduce ambiguity and implementation risk
- Maintain a clean master document in your council's own style
- Support redesign, consultation and future structural change

Why Visionary Network

- Trusted practical experience in Revenues & Benefits
- Plain English drafting with technical accuracy
- Local government understanding, not generic consultancy
- A service designed to support councils over time

For Directors of Finance and Revenues & Benefits Managers, **CTR Rewrite offers clearer governance, lower drafting risk and a more resilient scheme document.**

Talk to Visionary Network about CTR Rewrite

visionarynetwork.co.uk

In partnership with

.inbest

Expert partners in local tax and revenues.
Working together for better outcomes.


DAILY
THE WORLD'S GREATEST NEWSPAPER
express.co.uk
ROSEMARY
THE TIMES
DAILY NEWSPAPER OF THE YEAR
Only £1 to subscribers
£1.60
Don't miss out on
The Times summer
subscription sale
See pages
26-27
Telegraph
Tories and Labour hold
Daily Mail
NEWSPAPER OF THE YEAR
65p
www.dailymail.co.uk
TUESDAY, JUNE 13, 2017
THE
DIANA
mirror.co.uk
DAILY
Mirror
FIGHTING FOR YOU
Tuesday, June 13, 2017
70p
Britain's most
lavish wedding
.. a snip at £5m
SEE PAGE 3
THE
Sun
FOR A GREATER BRITAIN
50p
thesun.co.uk
June 13, 2017
Get your
Why I
Love
Island
AND WHY IT'S
BETTER THAN
BIG BROTHER
ALLY
ROSS
PAGE 13
SORRY
May takes
JUST 30p
HERE
TEMPS SET
Russian police
crack down
Unmissable summer comedy

In the news

Welfare Reform Shifts Focus Towards Employment Support

- Work and Pensions Secretary Pat McFadden signalled a renewed welfare reform programme focused on helping people with health conditions into employment.
- The stated approach would combine financial support with employment, health and skills interventions; protection would remain for people unable to work.
- Detailed proposals await the final Timms Review of Personal Independence Payment (PIP) and the Milburn Review of youth worklessness, expected in autumn 2026.
- The interim Timms Review concluded that PIP—received by nearly four million people in England and Wales—is not working effectively and requires significant reform.
- The Milburn Review called for a whole-system response across welfare, education, health and employers as youth worklessness exceeded one million people.
- The voluntary Pathways to Work programme is reportedly supporting 100,000 people receiving the highest level of Universal Credit health-related support.
- No specific entitlement changes, implementation timetable or replacement savings target have been confirmed.

VISIONARY NETWORK

Welfare Reform Shifts Focus Towards Employment Support

- **Customer support:** WaterSure can reduce bills by a reported average of £325 annually, providing additional help for low-income and medically vulnerable households.
- **Service scope:** Water companies determine WaterSure and hosepipe-ban exemptions; Revenues and Benefits teams do not decide entitlement.
- **Benefit passporting:** Universal Credit, Pension Credit, Housing Benefit and specified legacy benefits may provide the qualifying income-related benefit condition.
- **Service delivery:** Ensure welfare, benefits and debt-advice staff can identify potentially eligible customers and refer them to the appropriate water company.
- **Compliance and data:** Provide benefit evidence only through authorised routes and with customer consent; responsibility for verifying WaterSure eligibility remains with the supplier.
- **Communications:** Avoid stating that all benefit recipients are exempt and explain that rules differ by company, location and individual circumstances.

VISIONARY NETWORK

WaterSure Customers Exempted from Selected Hosepipe Bans

Scope of exemptions and customer impact

- The exemption does not apply to benefit claimants generally; it applies to WaterSure customers in areas where individual water companies have adopted this approach.
- Southern Water and Affinity Water exempted all WaterSure customers from their temporary-use bans to protect vulnerable people and avoid complex eligibility decisions.
- WaterSure supports metered, low-income households receiving qualifying benefits that also have three or more children or an essential high-water need arising from a medical condition.
- The tariff does not cover high consumption from sprinklers or filling large ponds and swimming pools; exempt customers are still expected to use water responsibly.
- More than 250,000 households use WaterSure nationally, including 17,742 Southern Water and 3,146 Affinity Water customers.
- Other providers use narrower exemption criteria, such as disability, Blue Badge status or registration on a Priority Services Register.
- Breaching a temporary-use ban without an exemption can result in a fine of up to £1,000.

PIP Review: Disabled People's Organisations Challenge the Interim Findings

- The Timms Review interim report identifies PIP as increasingly important in filling gaps left by reduced services, alongside deep-rooted delivery problems.
- Disabled people's organisations (DPOs) argue that the report dilutes evidence about financial insecurity, distress and fears of future benefit reductions.
- Organisations question whether the review is genuinely co-produced with disabled people and whether Welsh and intersectional experiences are adequately represented.
- Reported risks include worsening poverty, mental distress and reduced access to transport, equipment, personal assistance and education if support is restricted.
- Some DPOs believe the review places excessive emphasis on employment rather than PIP's purpose of meeting disability-related costs; these are stakeholder concerns, not confirmed policy decisions.
- The review is expected to make recommendations in autumn 2026; Disability Wales plans a separate shadow report following publication of the final findings.

Second-Home Council Tax Premium Generates £11 Million

- Westmorland and Furness Council introduced a 100% Council Tax premium on qualifying second homes from 1 April 2025, doubling the total charge to 200%.
- The measure reportedly raised approximately £11 million in its first year, broadly matching the council’s £10.655 million annual estimate.
- Additional income supports core services and £5 million of annual investment in affordable housing and communities affected by second-home ownership.
- Planned investment includes affordable homes, transport, environmental projects, community initiatives, tourism infrastructure and local services.
- Mandatory and locally determined exceptions apply, including temporary protection for qualifying properties genuinely marketed for sale.
- Holiday lets meeting statutory availability and occupancy tests may transfer to business rates following a Valuation Office Agency decision, creating a risk to the Council Tax base.

Department for Work & Pensions

Retirement Adequacy: Implications for Revenues and Benefits

- DWP qualitative research: 30 retirees aged 65–75 and five people approaching retirement; findings provide insight but are not statistically representative.
- “Adequacy” meant meeting a financial baseline—not necessarily being comfortable; many participants were “just managing” with little capacity to absorb shocks.
- Financial security depended on income, savings, housing, health, caring responsibilities, relationships and employment history—not pension income alone.
- Greatest vulnerability was associated with low or fragmented earnings, renting, living alone, ill-health, digital exclusion and disrupted careers—particularly among women.
- Council Tax, heating and food were consistently identified as pressing costs; rising prices forced difficult choices and eroded savings.
- State Pension and benefits were essential for many lower-income households, but awareness of Pension Credit, Attendance Allowance and linked support was uneven. Complex applications, embarrassment and limited digital skills created barriers. (DWP report)

VISIONARY NETWORK

Department for Work & Pensions

Retirement Adequacy: Implications for Revenues and Benefits

Revenues and Benefits implications and actions

- **Service delivery:** strengthen proactive pension-age Council Tax Reduction and income-maximisation activity; do not rely on residents identifying their own entitlement.
- **Customer access:** retain telephone, paper and face-to-face support alongside digital services; online-only processes risk excluding vulnerable pensioners.
- **Process:** provide joined-up checks and referrals covering Council Tax Reduction, Pension Credit, Attendance Allowance and other local support.
- **Partnerships:** work with welfare rights, Age UK and community organisations, which may be trusted sources of advice and help with applications.
- **Resourcing and performance:** assisted claims and complex enquiries may require additional officer or partner capacity; monitor take-up, completed claims, processing times, repeat contacts and customer outcomes.
- **Compliance and accuracy:** use clear eligibility explanations and normal evidence checks; the report provides no findings on fraud, error or compliance performance.
- **Financial position:** pressure from Council Tax and other essential bills may increase collection vulnerability; early support and appropriate reductions could improve affordability and reduce escalation into recovery.

• The research provides no quantified estimates of Council Tax arrears, collection losses, service backlogs, implementation costs, savings or funding pressures.

References

Department for Work and Pensions, Lived Experiences of Adequacy in Retirement 2026, published 13 July 2026.

DWP/YouGov, full research report – RP0908.

VISIONARY NETWORK

PATHWAYS TO WORK

£60 Million Employment Innovation Fund

- Up to £60 million will support innovative approaches helping disabled people and those with health conditions move towards, enter and remain in work.
- The Pathways to Work Innovation Fund will open for bids in September 2026; UK public, private and voluntary organisations will be eligible.
- An expert panel, including disabled people and disability organisations, will help design the fund and recommend projects.
- Government cites 2.8 million people out of work through ill-health and an estimated annual economic cost of £212 billion.
- The fund forms part of a wider £3.5 billion employment support package, including community-based specialist advisers and joined-up work and health services.
- Related reforms include Universal Credit changes, a proposed Right to Try Work Guarantee, more face-to-face health-benefit assessments and greater use of AI and machine learning. (GOV.UK announcement)

PATHWAYS TO WORK

£60 Million Employment Innovation Fund

Revenues and Benefits impacts and actions

- **Opportunity:** councils may bid directly or through partnerships; Revenues and Benefits should engage with employment, public health, adult social care and voluntary-sector partners.
- **Customer impact:** residents entering or increasing work may need advice on Council Tax Reduction, Housing Benefit where applicable, Universal Credit and other local support.
- **Service delivery:** provide better-off calculations and clear explanations to address fears that trying work will cause an immediate or disproportionate loss of benefits.
- **Workload and timeliness:** successful pilots could increase changes of circumstances, benefit recalculations and customer enquiries; capacity and processing times should be monitored.

VISIONARY NETWORK

PATHWAYS TO WORK

£60 Million Employment Innovation Fund

Revenues and Benefits impacts and actions

- **Digital and data:** new referral, data-sharing or AI processes will require lawful data use, accessibility, equality assessment, transparency and human oversight.
- **Fraud and error:** employment and earnings changes must be verified accurately; the separate £14.6 billion government fraud-and-error saving target is not a saving attributed to this fund.
- **Financial position:** sustained employment could improve household income and Council Tax affordability, but the announcement provides no quantified council collection benefit, administrative cost or local funding allocation.
- **Immediate action:** monitor publication of the prospectus in September 2026; no detailed bidding criteria, award values, delivery timetable or performance framework have yet been published.

VISIONARY NETWORK

Unpaid Carers Action Plan

- England's first cross-government unpaid carers action plan contains 42 actions under three themes: **recognise, refer and reach**.
- Nearly one in ten people in England is an unpaid carer; 1.4 million provide at least 50 hours of care each week.
- Carers will be identified earlier through health, social care and education services and directed towards financial, employment, health and wellbeing support.
- Measures include a MyCarer section in the NHS App by 2028, proxy access from 2027, a GOV.UK information hub from summer 2026 and a carers' charter.
- The Carer's Allowance earnings limit is £204 a week; government is considering replacing the current cliff edge with a taper and automating earnings calculations.
- Carer's Allowance expenditure was forecast at £4.6 billion in 2025–26, rising to £5.5 billion annually by March 2030; Universal Credit and Pension Credit provide an additional £2,500 a year to 1.1 million carers. (Action plan)

Unpaid Carers Action Plan

Revenues and Benefits impacts and actions

- Service delivery: establish joined-up referral routes between Revenues and Benefits, social care, NHS services, employment support and local carers' organisations.
- Take-up: earlier identification should create opportunities to promote Carer's Allowance, Pension Credit, Universal Credit, Council Tax Reduction and other local support.
- Processing: review Housing Benefit and Council Tax Reduction where carer status, earnings or benefit income changes; explain interactions and overlapping-benefit rules clearly.
- Workload: increased identification and referrals may generate additional claims, changes of circumstances and enquiries; monitor staffing, processing times and backlogs.
- Data and digital: local authority carer data and information sharing must improve by March 2027; arrangements require clear lawful purposes, consent where appropriate, data minimisation and secure controls.
- Fraud and error: DWP will improve earnings data, guidance and communications, reassess and refund incorrect Carer's Allowance overpayments, and improve alignment with Universal Credit.
- Performance: track referrals, benefit checks, successful claims, processing timeliness, customer outcomes and cases where carers disengage before completing an application.
- Financial position: increased Council Tax Reduction take-up could raise scheme expenditure and reduce collectible Council Tax while improving affordability; the plan provides no quantified local authority costs, savings, funding allocation or collection impact.

Department for Work & Pensions

Joined-up Pension Credit and Pensioner Housing Benefit Claims

Confirmed service changes

- DWP is developing a single service through which pension-age customers can apply for Pension Credit and Housing Benefit together.
- A private beta will begin in autumn 2026 with an online service for a small invited customer group.
- The service will then be tested and expanded across online, telephone, post and face-to-face channels.
- Customers can currently encounter up to 16 separate people or processes; 27% of questions across the two applications overlap.
- The intended outcome is a "tell us once" journey, with consistent information shared between DWP and local authorities to reduce duplication and delays.
- Administrative responsibility is **not transferring**: DWP will continue making Pension Credit decisions and local authorities will retain Housing Benefit decision-making. The service passed its alpha assessment and can proceed to private beta. (Policy statement)

VISIONARY NETWORK

Department for Work & Pensions

Joined-up Pension Credit and Pensioner Housing Benefit Claims

Revenues and Benefits impacts and actions

- **Service delivery:** local authorities will need to receive, validate and process Housing Benefit information submitted through the new shared application journey.
- **Digital and process change:** review system interfaces, data standards, evidence handling, referrals, customer communications and responsibility for resolving incomplete or conflicting information.
- **Resourcing:** implementation will require testing, training and potentially parallel processes; longer-term savings may arise from reduced duplication, but none are quantified.
- **Performance:** establish end-to-end measures covering claim completion, data transfer, decision times, repeat contacts, take-up and customer abandonment—not only local processing time.
- **Timeliness and backlogs:** fewer repeated questions could speed up claims, but poor interfaces, unclear hand-offs or increased take-up could initially create delays and additional workload.

VISIONARY NETWORK

Department for Work & Pensions

Joined-up Pension Credit and Pensioner Housing Benefit Claims

Revenues and Benefits impacts and actions

- **Customer impact:** retain assisted and non-digital access; clearly explain which organisation decides each benefit and where customers should report changes or challenge decisions.
- **Compliance and accuracy:** Housing Benefit award responsibility remains with councils; evidence verification, decision accuracy, audit trails, data protection and fraud controls must therefore be preserved.
- **Council Tax Reduction:** this is not included in the announced joined-up service; councils should consider how Pension Credit and Housing Benefit information can trigger a Council Tax Reduction check and avoid a further separate claim.
- **Financial position:** increased take-up could raise Housing Benefit and Council Tax Reduction caseloads while improving rent and Council Tax affordability; no local implementation funding, cost, saving, subsidy or collection impact has been published.

References
Department for Work and Pensions, Administration of Housing Benefit and Pension Credit, 14 July 2026.
Government Digital Service, Apply for Pension Credit and Housing Benefit – alpha assessment, assessment dated 9 April 2026.

VISIONARY NETWORK

Structural Reform Versus Service Innovation

Speakers' key messages

- Panellists said tight funding, growing demand and demographic change cannot be solved through structural reorganisation alone.
- John Tizard: structural reform may be inevitable, but could distract services for three to five years from immediate delivery and prevention.
- Tizard argued that the UK focuses too heavily on structures instead of systems, working practices, organisational culture and genuine prevention.
- Public bodies should be transparent about services they have reduced or stopped and explain the consequences.
- Place-based working could prevent one organisation's savings or decisions creating additional costs and demand elsewhere.
- Kim Wright: central government needs "rewiring", with stronger collaboration and consensus across national government, councils and local partners.
- Wright said prevention requires money, data, incentives, culture and accountability to be aligned—not simply organisational boundaries to be changed.
- The discussion expressed professional views; it announced no formal policy, funding or implementation decision.

Structural Reform Versus Service Innovation

Revenues and Benefits impacts and actions

- **Service continuity:** protect Council Tax, business rates, benefits and local welfare delivery during reorganisation; avoid allowing structural work to displace operational priorities.
- **Customer impact:** poorly managed change could delay benefit awards, increase debt and create confusion about access, responsibility and contact routes.
- **Prevention:** strengthen early debt support, Council Tax Reduction take-up, income maximisation, vulnerability identification and affordable collection arrangements.
- **Place-based working:** connect Revenues and Benefits data and referrals with housing, social care, public health, employment services and voluntary organisations.
- **Resourcing:** retain experienced officers and sufficient operational capacity during system migration, policy harmonisation and organisational redesign.
- **Performance:** establish baselines for collection, arrears, processing times, backlogs, take-up, recovery, complaints and customer contact before structural changes begin.
- **Compliance and fraud/error:** maintain evidence checks, audit trails, data quality and security; rushed system or policy changes could increase incorrect awards, billing errors and missed recovery.
- **Digital and process:** simplify resident journeys and information flows; changing organisational boundaries alone will not resolve fragmented systems or duplicated processes.
- **Financial position:** restructuring creates transition costs while prevention may require upfront investment; neither the article nor conference programme quantifies costs, savings, funding requirements or collection gains.

Rebuilding the Social Contract

Speakers' key messages

- The discussion considered how to rebuild a "fraying" social contract amid Andy Burnham's expected appointment as prime minister.
- **Luke Tryl:** public attitudes towards government are dominated by perceptions that it is "broken", chaotic and unable to ease everyday pressures.
- Tryl identified the cost of living as the most urgent test: the incoming government must demonstrate that it understands household pressures.
- **Claire Ainsley:** people have lost confidence in government's ability to deliver, while retaining an expectation that it should be a force for good.
- Ainsley saw devolution and Burnham's "Manchesterism" as opportunities to rebuild participation, contribution and public confidence.
- She also advocated debate on social care insurance, stronger connections between education and employment, and giving people a greater financial stake in society.
- **Tony Travers:** reform must be supported by economic growth; weak growth restricts spending choices and increases pressure for higher taxation.
- Travers supported devolution as a means of improving trust but argued that making existing systems work better should be the immediate priority.

•The speakers' comments were political and policy views—not confirmed government decisions.

Rebuilding the Social Contract

Revenues and Benefits impacts and actions

- **Cost of living:** strengthen Council Tax Reduction take-up, income maximisation, local welfare support and early intervention for residents facing financial hardship.
- **Council Tax reform:** Travers highlighted repeated failure to deliver reform; councils should maintain scenario plans but avoid acting before firm policy decisions emerge.
- **Devolution:** greater regional responsibility could create opportunities to align local taxation, welfare, employment, skills and economic development.
- **Service delivery:** improving existing processes may produce earlier benefits than structural reform—particularly simpler claims, clearer communications and more responsive collection.
- **Customer trust:** explain decisions, entitlements and recovery action clearly; accessible and consistent services will be central to rebuilding confidence in government.
- **Performance:** demonstrate competence through accurate bills and awards, timely processing, controlled backlogs, effective collection and fair treatment of vulnerable households.
- **Financial position:** low economic growth may increase pressure on taxation, council finances and demand for support while limiting government funding choices.
- **Revenue risk:** higher household costs or tax changes could reduce payment capacity and increase arrears, collection activity and demand for Council Tax Reduction.
- **Planning:** monitor national decisions on tax, devolution, social care funding and Council Tax reform, assessing distributional and operational consequences.

Department for Work & Pensions

New Housing Benefit Earnings Rules for Supported and Temporary Accommodation

- New Housing Benefit rules will allow working-age residents in supported housing and temporary accommodation to keep more earnings when working or increasing their hours.
- Existing Housing Benefit disregards were less generous than Universal Credit rules, creating a financial "cliff edge" for some residents.
- Five new earned-income disregards will be introduced, aligning Housing Benefit calculations more closely with Universal Credit.
- The regulations take effect on 5 October 2026 and are expected to affect approximately 315,000 claimants.
- Disregard amounts will be updated annually; the government states that no claimant group will be made worse off.
- Individual gains will vary because existing Housing Benefit and Universal Credit tapers will continue to apply.
- The policy aims to remove barriers to employment; the government reports that some landlords had discouraged residents from working to protect rental income. (DWP announcement)

VISIONARY NETWORK

Department for Work & Pensions

New Housing Benefit Earnings Rules for Supported and Temporary Accommodation

Revenues and Benefits impacts and actions

- **System changes:** update Housing Benefit software, calculation parameters and effective-date controls before 5 October 2026.
- **Caseload identification:** identify affected working-age claimants in specified supported accommodation and temporary accommodation.
- **Processing:** apply the correct disregard when assessing earnings, changes of hours and new employment; review automated and manual calculation routes.
- **Resourcing and timeliness:** prepare for additional earnings notifications and enquiries around implementation; monitor processing times and backlogs.
- **Customer impact:** provide better-off calculations and clear explanations showing how earnings affect Housing Benefit, Universal Credit and overall household income.

VISIONARY NETWORK

Department for Work & Pensions

New Housing Benefit Earnings Rules for Supported and Temporary Accommodation

Revenues and Benefits impacts and actions

- accommodation providers so residents receive accurate advice and are not discouraged from working.
- Compliance and fraud/error: verify earnings, accommodation status, effective dates and disregard categories; undertake targeted quality assurance to prevent overpayments and underpayments.
- Council Tax Reduction: working-age local schemes will not necessarily adopt the new Housing Benefit disregards automatically; councils should assess whether scheme amendments are required to avoid a separate work disincentive.
- Performance: monitor affected cases, calculation accuracy, changes processed, overpayments, employment outcomes and customer complaints.
- Financial position: higher Housing Benefit awards are expected for affected workers, but no expenditure forecast, subsidy impact, administrative funding or local authority cost has been published.
- Increased disposable income may improve rent and Council Tax affordability, although no collection or arrears impact is quantified.

References
Department for Work and Pensions, Supported housing residents to keep more of what they earn under new rules, 6 July 2026.
Housing Benefit (Earned Income Disregards) (Amendment) Regulations 2026, SI 2026/753.

VISIONARY NETWORK

Department for Work & Pensions

Discretionary Housing Payments 2025–26: Spending Exceeds Allocations

- Government provided £100 million for Discretionary Housing Payments (DHPs) in England and Wales.
- The 300 responding local authorities spent £101 million—107% of their combined allocations, unchanged proportionally from 2024–25.
- 27% of authorities spent over 105% of their allocation; authorities may supplement funding from their own resources, subject to the statutory limit.
- 129,600 awards were reported by 287 authorities; the indicative average was around £760, although award purposes and durations vary.
- 61% of expenditure related to welfare reforms: Local Housing Allowance 25%, Removal of the Spare Room Subsidy 20%, combined reforms 8% and Benefit Cap 8%.
- Spending supported ongoing rent costs (55%), short-term rent while seeking work or moving (24%), and securing or moving to alternative accommodation (21%).
- Regional allocation use ranged from 101% in London to 123% in the West Midlands.

VISIONARY NETWORK

Department for Work & Pensions

Discretionary Housing Payments 2025–26: Spending Exceeds Allocations

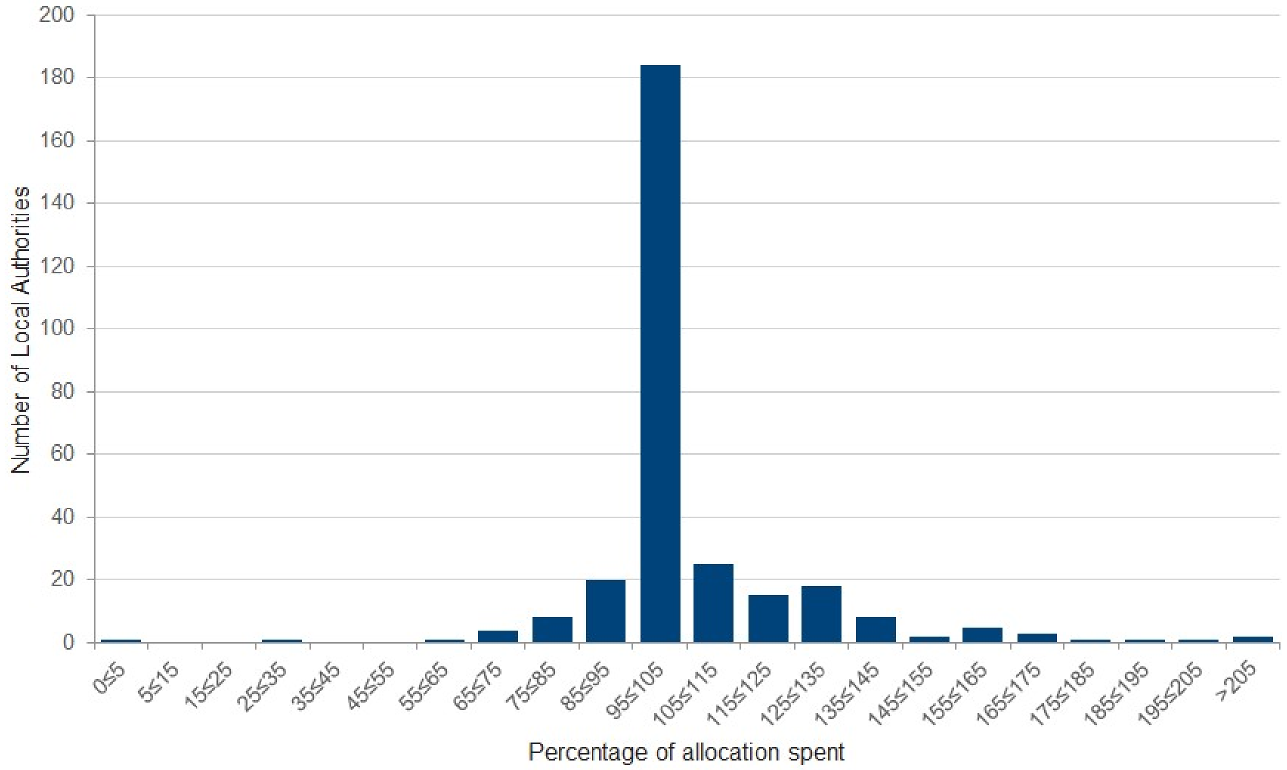
Revenues and Benefits impacts and actions

- Financial pressure: High allocation use and local top-ups indicate continuing housing-support pressures; actual unmet demand cannot be determined from expenditure alone.
- Service delivery and customers: Maintain timely, accessible support for rent shortfalls and homelessness prevention, with clear links to Housing Benefit, Universal Credit, housing and welfare services.
- Performance and resourcing: Monitor application volumes, processing times, refusals, repeat awards, expenditure run-rate and prevention outcomes—not only the percentage of allocation spent.
- Compliance and error control: Confirm Housing Benefit or Universal Credit housing-cost entitlement, retain supporting evidence and decision records, and reconcile expenditure to statutory returns.
- Digital and process: Use integrated referrals and data-sharing across benefits, homelessness, debt and welfare-support teams while retaining assisted routes for digitally excluded customers.
- Policy change: England must manage the transition from DHPs to the Crisis and Resilience Fund, including customer communications, staff guidance, referral routes and continuity of support; DHP reporting will continue for Wales.
- The statistics provide no quantified evidence on administration costs, savings, backlogs, processing timeliness, fraud/error levels or council tax and business rates collection impacts.

VISIONARY NETWORK

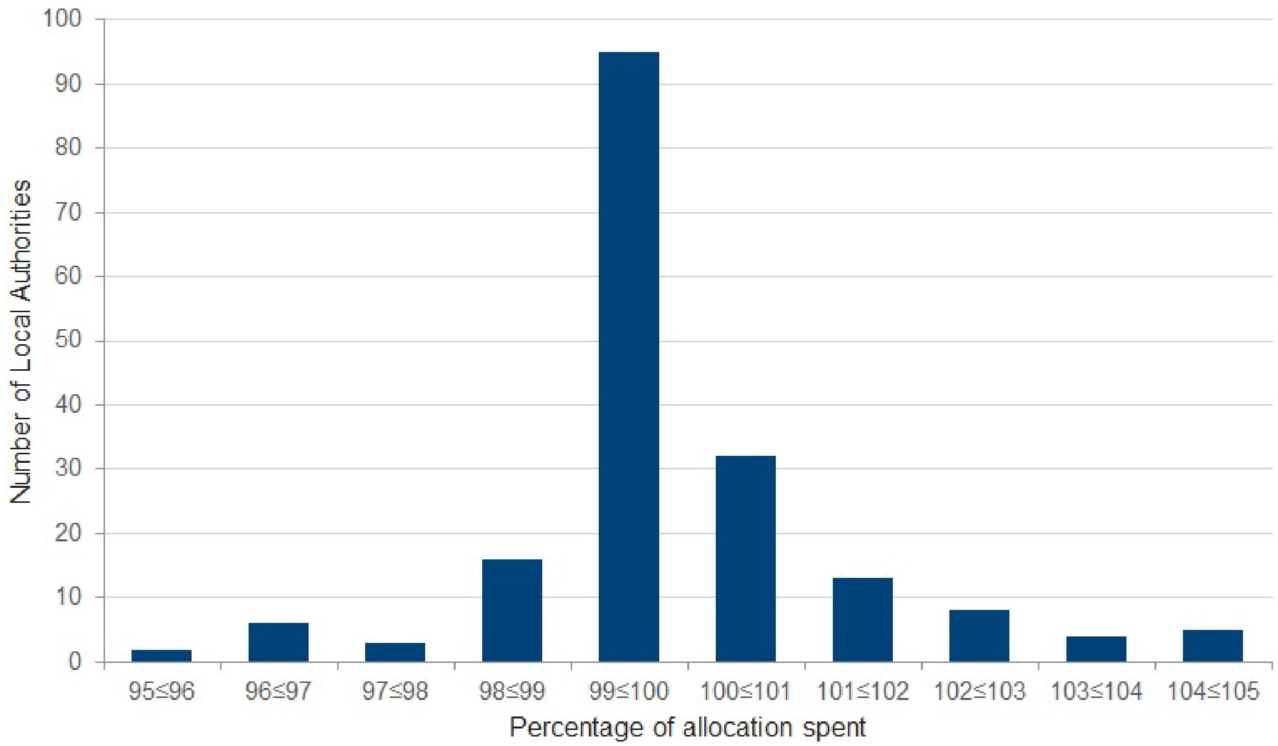
Department for Work & Pensions

Discretionary Housing Payments 2025–26: Spending Exceeds Allocations



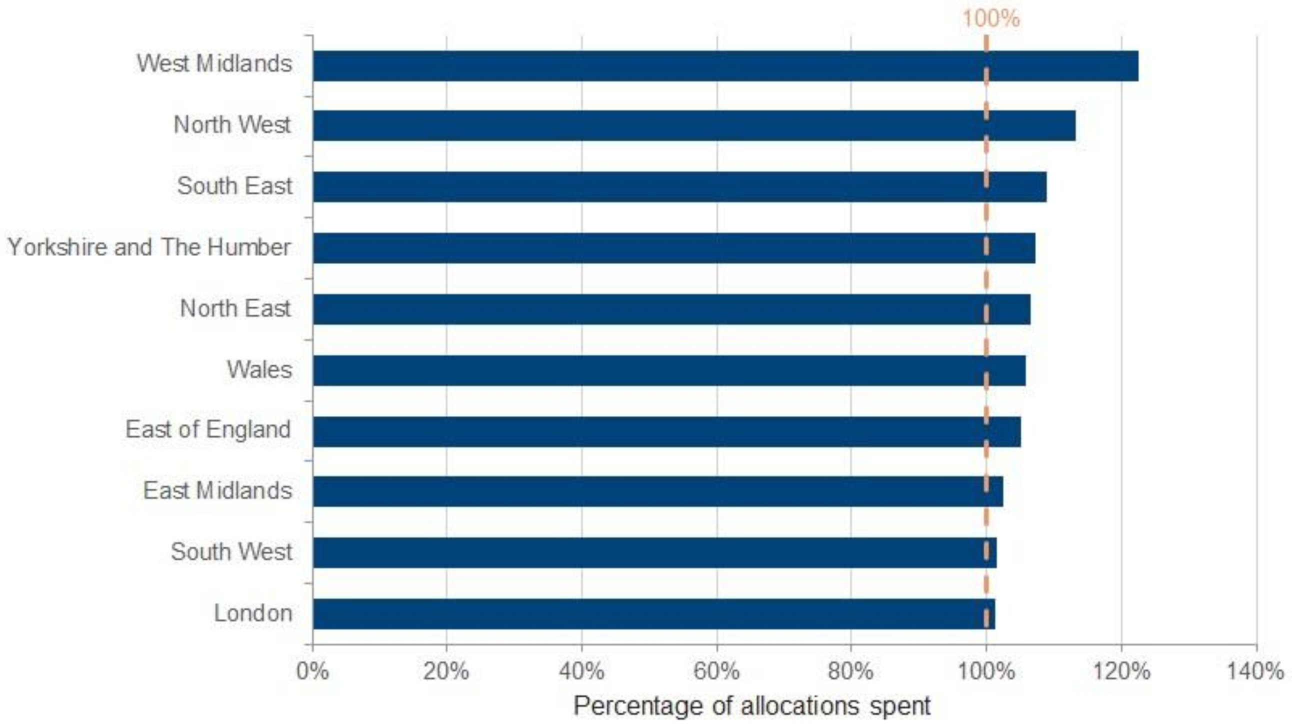
Department for Work & Pensions

Discretionary Housing Payments 2025–26: Spending Exceeds Allocations



Department for Work & Pensions

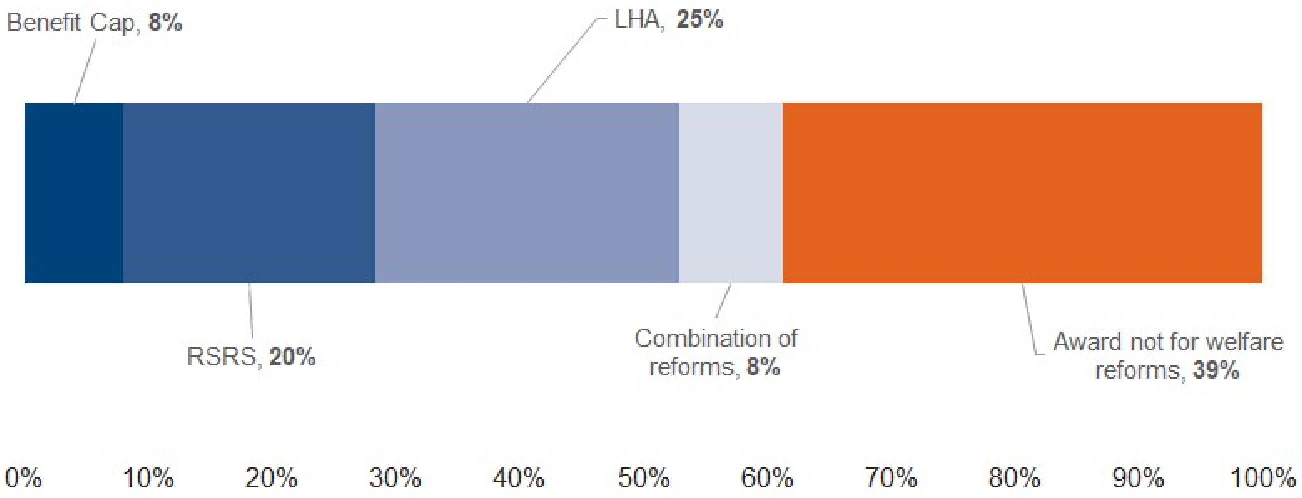
Discretionary Housing Payments 2025–26: Spending Exceeds Allocations



VISIONARY NETWORK

Department for Work & Pensions

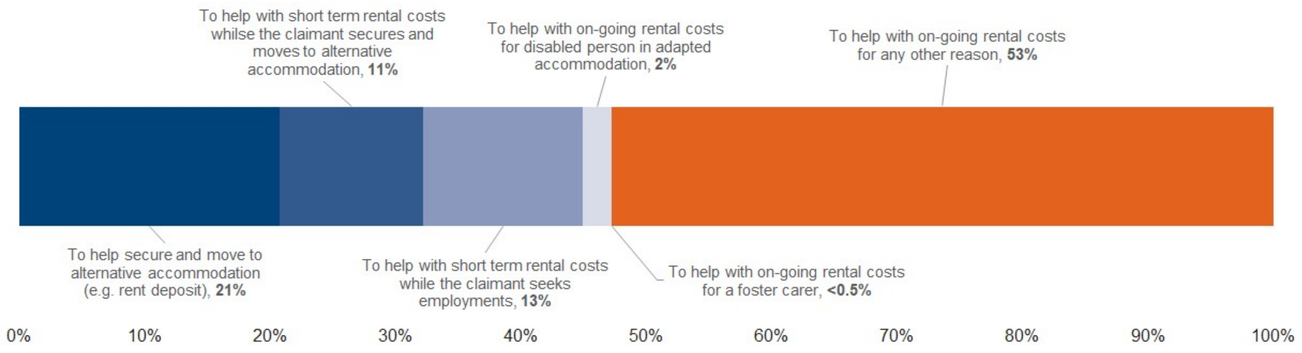
Discretionary Housing Payments 2025–26: Spending Exceeds Allocations



VISIONARY NETWORK

Department for Work & Pensions

Discretionary Housing Payments 2025–26: Spending Exceeds Allocations



FortiBleed Credential Attack Creates Government and Council Security Risk

- The FortiBleed campaign reportedly exposed administrator and VPN credentials associated with tens of thousands of internet-facing Fortinet devices globally.
- The article identifies credentials linked to Foreign Office, local government, NHS and critical-infrastructure organisations, including staff in Derbyshire and Waltham Forest.
- Stolen credentials were reportedly advertised on dark-web forums for up to £44,000, creating risks of unauthorised access, data theft, ransomware and onward network compromise.
- NCSC confirms malicious targeting of Fortinet firewalls and VPN gateways and is supporting affected UK organisations.
- Fortinet says the activity involves credentials from previous incidents, password reuse and brute-force attacks—not a newly identified Fortinet vulnerability.
- Russian-language code and Russian-speaking actors have been reported, but there is no evidence establishing Russian state involvement.
- Possession or advertisement of credentials does not by itself confirm that every associated email account or internal system was successfully accessed.

FortiBleed Credential Attack Creates Government and Council Security Risk

Revenues and Benefits risks and immediate actions

- **Customer and financial risk:** Compromise could expose personal, income, bank and property data or enable fraudulent changes to benefit payments, refunds and Council Tax accounts.
- **Immediate containment:** Identify affected Fortinet devices; isolate suspected compromises; preserve logs; terminate sessions; and reset administrator, VPN and any reused credentials.
- **Access controls:** Enforce multi-factor authentication, remove internet-facing management interfaces and review privileged and contractor accounts.
- **Service continuity:** Test incident-response, backup and manual-processing arrangements to protect billing, collection and benefit payments during an outage.
- **Fraud/error:** Monitor unusual bank-detail changes, refunds, write-offs, account amendments, bulk downloads and access outside normal roles or hours.
- **Compliance:** Assess personal-data exposure promptly and follow internal escalation, NCSC, Information Commissioner and customer-notification requirements where applicable.
- **Suppliers:** Obtain assurance from hosting, software and managed-service providers that affected devices and shared credentials have been checked and remediated.

Quote of the Week

"AI doesn't replace people. People who use AI replace people who don't."—Andrew Ng

Andrew Ng is a **computer scientist and AI educator** best known for co-founding Coursera and leading groundbreaking work in machine learning at Stanford and Google Brain. He has become one of the world's most influential voices in accessible AI education, helping millions learn how to build and apply intelligent systems.

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Why councils choose HB Subsidy support

There are now only ***a very few firms*** willing to audit Housing Benefit subsidy claims, and all face tougher conditions. Visionary Network helps councils reduce pressure, avoid rework and stay compliant through practical subsidy support grounded in real experience.

What changed in 2025/26

- The **end of CAKE** and no more easy reconciliations
- A **£50 de minimis** threshold
- **Increased scrutiny** from a shrinking audit market
- **Higher risk** of rework, delay and challenge
- Greater need for **early review and expert support**

Why Visionary Network

- Trusted practical experience in Revenues & Benefits
- **Hands-on** review, completion and problem-solving support
- **Clear liaison** with auditors to minimise avoidable queries
- A focused service **tailored** to your authority's subsidy claim

For Benefits Managers and finance teams, HB Subsidy support offers **clearer assurance**, **better preparation** and **lower audit risk**.

Don't go hungry without CAKE.

Let us take the weight of the subsidy audit off your plate with fixed-fee support tailored to your authority.

Talk to Visionary Network about HB Subsidy Support

visionarynetwork.co.uk

info@visionarynetwork.co.uk

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

HB Subsidy Audit Support for Councils

Less risk. Less rework. More confidence.

Councils face tougher Housing Benefit subsidy audit conditions in 2025/26. The end of CAKE, a £50 de minimis, and increased scrutiny mean more risk, more rework and higher costs. Visionary Network helps you stay audit-ready and compliant without the stress.

Practical subsidy support. Clearer assurance. Better outcomes.

- Review your subsidy claim before submission
- Complete the claim for you if needed
- Identify and resolve problem areas early
- Liaise with auditors to minimise queries
- Provide targeted advice from experienced subsidy specialists

Trusted expertise. Practical support. Lower risk.

Don't go hungry without CAKE.

Talk to Visionary Network about HB Subsidy Support

visionarynetwork.co.uk

VISIONARY NETWORK


EPOCH 43: Accuracy 96.2%
Neural Net
Training data
AI Model Development Roadmap
Time
4. Accuracy 96.2%
AI
INNOVATION
LAB

AI Watch

AI Will Change Tasks More Than Eliminate Entire Jobs

Speakers' key messages

- The panel argued that AI is more likely to change the tasks within jobs than remove whole occupations.
- **Daniel Susskind:** treating jobs as single, fixed units obscures the wide range of activities undertaken by lawyers, accountants and other professionals.
- AI can undertake some non-routine, white-collar tasks previously associated with judgement, empathy and professional expertise.
- Automation may displace particular activities while making remaining human-led work more valuable.
- **Stuart MacDonald:** workers should identify the tasks technology cannot perform and concentrate on where people add value.
- **Dr Madiha Khan:** human strengths include reading situations, recognising uncertainty and knowing the limits of available knowledge.
- Over-reliance on AI may weaken critical thinking; staff therefore need the skills and confidence to challenge its outputs.
- Upskilling and redesigning roles were presented as more appropriate responses than assuming widespread job losses.

AI Will Change Tasks More Than Eliminate Entire Jobs

Revenues and Benefits impacts and actions

- Process design: analyse individual tasks rather than designating entire Revenues and Benefits roles for automation.
- Suitable support: AI could assist with summarisation, correspondence, workflow triage, information retrieval, data comparison and routine quality checks.
- Human responsibility: officers must retain control of entitlement decisions, liability, recovery, vulnerability assessments, complaints and other high-impact judgements.
- Resourcing: plan for redeployment and upskilling rather than assuming immediate staffing reductions; complex cases may require more skilled human intervention.
- Customer impact: retain accessible human support, particularly where residents are vulnerable, digitally excluded or challenging a decision.
- Performance: measure whether AI improves accuracy, processing times, backlogs, repeat contact and customer outcomes—not simply volumes processed.
- Compliance and fraud/error: AI may help identify anomalies or possible errors, but findings require verification and must not be treated as proof of fraud.
- Governance: address personal data, confidentiality, bias, hallucinations, explainability, record keeping, audit trails and ownership of final decisions.
- Critical thinking: require staff to verify evidence, identify missing context and challenge outputs instead of accepting confident-looking answers.
- Financial position: potential productivity savings were not quantified; implementation will also involve technology, integration, training, assurance and governance costs.

Generative AI and Employment: High Exposure but Limited Disruption

- In 2025, 22.9% of ASEAN employment—nearly 80 million workers—was in occupations with more than minimal potential exposure to generative AI.
- Only 3.3% of workers, approximately 11.7 million, were in the highest-exposure category; 67% worked in occupations with no identified exposure.
- Exposure was highest in Singapore at 42.2%, followed by the Philippines at 28.1%, Indonesia at 21.7%, Viet Nam at 20.8% and Thailand at 20.6%.
- Employment in highly exposed occupations continued to grow; the study found no evidence of large-scale job losses.
- Adoption remains early and uneven, with greater use in technology-intensive work than in highly exposed office and administrative roles.
- Women are more than twice as likely as men to work in highly exposed occupations; exposure among younger and adult workers is broadly similar.
- Preparedness varies significantly, with digital infrastructure, skills, organisational readiness and government policy shaping outcomes.

AI Workforce Reductions Do Not Guarantee Financial Returns

Gartner findings and financial implications

- Around 80% of surveyed organisations piloting or deploying autonomous technologies reported workforce reductions.
- Workforce reduction rates were similar among organisations achieving high returns and those reporting modest or negative outcomes.
- Gartner concludes that reducing staff may release budget but does not itself demonstrate return on investment.
- The survey covered 350 global executives from organisations with annual revenue of at least $1 billion and experience of AI agents, intelligent automation or autonomous technology.
- Higher returns are associated with investment in skills, roles and operating models that enable people to guide, govern and expand autonomous systems.
- Global AI-agent software spending is forecast to rise from $86.4 billion in 2025 to $206.5 billion in 2026 and $376.3 billion in 2027.
- Gartner predicts autonomous business could become a net job creator by 2028–29, although this is a forecast rather than an evidenced outcome.

AI Workforce Reductions Do Not Guarantee Financial Returns

Revenues and Benefits implications and actions

- Financial position: Do not record staff reductions as AI savings without deducting technology, integration, licensing, training, assurance and ongoing support costs.
- Business case: Measure returns through improved collection, reduced processing costs, fewer errors, shorter backlogs and better customer outcomes.
- Service delivery: Use automation to support routine processing while retaining officers for complex entitlement, vulnerability, disputes and enforcement decisions.
- Resourcing: Invest in data, technical, assurance and service-redesign skills; premature reductions could remove knowledge needed to supervise automated processes.
- Compliance and fraud/error: Retain human accountability, auditable decisions, access controls and testing for accuracy, bias and unintended payment or billing errors.
- Customer impact: Preserve accessible human and non-digital channels, particularly for vulnerable customers and cases requiring judgement.
- Performance: Establish baselines and independently evaluate pilots before scaling or committing workforce savings.
- The research provides no quantified costs, savings or workforce effects for UK local government or Revenues and Benefits services

LGR & Finance Watch

Best Value Reform and Intervention: Stronger Focus on Financial and Service Assurance

Consultation and intervention activity

- The Government is consulting on revised statutory Best Value guidance for English local authorities; responses are due by October 2026.
- The consultation seeks clearer definitions of the Best Value Duty, expected standards, compliance assessments and intervention models.
- Feedback is invited on seven themes: continuous improvement, leadership, governance, culture, use of resources, service delivery, and partnerships and community engagement.
- New Best Value notices were issued to Somerset, Shropshire and Hillingdon, with financial concerns cited in every case.
- Hillingdon also faces concerns over scrutiny, risk management and organisational culture; Shropshire over leadership capacity, governance, scrutiny and culture.
- Notices for Newham and Cheshire East were extended by six months because improvements require further assurance; Dudley’s notice was lifted following evidenced recovery.

Best Value Reform and Intervention: Stronger Focus on Financial and Service Assurance

Revenues and Benefits implications and actions

- **Governance and compliance:** Revenues and Benefits should evidence how its controls, decisions, risks and performance support the seven proposed Best Value themes.
- **Financial position:** Robust collection forecasts, budget monitoring, savings delivery and reserve impacts are central, as financial sustainability is a recurring reason for intervention.
- **Service delivery:** Monitor Council Tax and business rates collection, benefit-processing times, accuracy, backlogs, recovery activity, complaints and customer outcomes.
- **Leadership and resourcing:** Maintain clear accountability, sufficient senior oversight, workforce capacity and credible recovery plans where performance is deteriorating.
- **Fraud and error:** Demonstrate effective assurance, reconciliations, quality checks and proportionate counter-fraud controls, supported by transparent reporting.
- **Digital and continuous improvement:** Evidence that automation and process redesign improve timeliness, accuracy and accessibility without weakening oversight or excluding customers.
- **Action:** Assess current arrangements against the proposed guidance, identify evidence gaps and consider submitting a corporate or sector consultation response.
- The article provides no quantified financial, staffing or service-performance impacts for Revenues and Benefits

Basildon Best Value Notice: Governance, Leadership and Financial Assurance Failings

Intervention and required improvements

- MHCLG issued Basildon Borough Council with a Best Value Notice on 15 July 2026 over concerns about compliance with its statutory duty.
- Key concerns include seven Monitoring Officers in 18 months and deteriorating relationships between councillors and officers.
- Assurance weaknesses include a limited internal audit opinion, accounts backlog, disclaimed external audit opinions and weaknesses in value-for-money arrangements.
- Further concerns cover governance controls, procurement, contract management and service delivery, including the Regulator of Social Housing’s C4 grading.
- Basildon must participate in an independent review of governance, culture and financial management and provide timely access to staff, meetings and records.
- Required actions include stabilising senior leadership, reducing staff turnover, improving organisational culture, implementing audit recommendations and reporting progress to MHCLG at least quarterly.
- The notice will be reviewed after 12 months but may be withdrawn or escalated earlier; Basildon must also support transition to the new South West Essex unitary council.

Legal Issues of Note

Undeclared Property and Rental Income Lead to £14,000 Benefit Fraud

Case facts and outcome

Farzana Iqbal, a teaching assistant, and Omar Farooq Iqbal, a self-employed taxi driver, admitted benefit fraud.

The couple received Universal Credit between March 2023 and November 2024.

They declared no savings and monthly income of only £139 but did not disclose ownership of a rented property in Heckmondwike.

The undeclared property and rental income resulted in a Universal Credit overpayment of just under £14,000.

Each admitted making a false statement by failing to declare the property and associated income.

Both were reportedly spared immediate imprisonment and were previously of good character; detailed sentences are not included in the supplied extract.

The case was prosecuted through Kirklees Magistrates' Court and sentenced at Leeds Crown Court

Other Workshops

WINTER GARDENS
EASTBOURNE
Come and see
VISIONARY NETWORK
at ASCENDANT BY THE SEA
WINTER GARDENS, 14 COMPTON STREET
25TH–26TH AUGUST 2026
FREQUENT TRAINS
EXPRESS SERVICES
SOUTHERN RAILWAY
ILLUSTRATED GUIDE FREE
FROM TOWN CLERK, EASTBOURNE


VISIONARY NETWORK
STAND 27
IRRV
Conference
TELFORD
29–30 SEPT 2026
TELFORD INTERNATIONAL CONFERENCE HALL

VISIONARY NETWORK

Job Adverts From Business Smart Solutions

BUSINESS SMART
SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner

BSS

Meet The Team

Ben Moreton

CEO
Co-Founder

Mark Thomas

Operations
Co-Founder

Chris Sharratt

Talent Partner

Leanne Carey

Contracts Manager

Trustpilot

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

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

Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £31,022.00 per annum | Remote

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

Roles are offered on a remote basis with the understanding you may be asked to work from the office 1 day per month, and initially for the first few days for training & set-up.

Duties include:

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

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

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

To find out more or to apply
>> Click here to view the full advert <<

Business Rates Manager

Permanent | Circa £32,000 - £39,00 per annum | Nationwide

This role will involve, but not be limited to:

- Daily operational management of one large complex client portfolio or multiple smaller portfolios.
- Verification of rates bills issued by billing authorities in respect of properties throughout England, Wales, Scotland and Ireland. Resolving queries where rates bills are not approved.
- Liaising with clients and with billing authorities to correct matters relating to occupational changes, changes to the rating list and exemptions and reliefs.
- Obtaining information from clients and responding to queries.
- Ensuring all portfolio movement is actioned appropriately.
- The creation and delivery of quality and accurate reports to clients and senior management.
- The development and maintenance of client relationships, including attendance at client meetings when appropriate.
- Meeting all KPIs as set out in Client Contracts and Service Level Agreements to agreed deadlines and to standards agreed with the Client Director and Line Manager.
- Assisting in carrying out one-off audits of historic rate payments.
- Explaining the functions of the Client Monies service to clients and colleagues and undertaking Client Monies tasks when appropriate.

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

- A good understanding of the complexities of calculating rate liabilities together with rating appeal and rate relief application processes in England, Wales, Scotland, Northern Ireland, Eire and the Channel Islands.
- Working knowledge of business rate legislation and case law and able to explain this clearly to clients and junior colleagues.
- Excellent negotiating and reasoning skills when dealing with billing authorities, utilising knowledge of business rate legislation and case law to support their requests.

To find out more or to apply
>> Click here to view the full advert <<

Business Rates Administrator

Permanent | Circa £26,000 to £31,000 per annum | Birmingham

Your role will involve, but not be limited to:

- Providing administration assistance in the operational management of a large complex client portfolio or multiple smaller portfolios under guidance from a senior colleague.
- Verification of rates bills issued by billing authorities against data held in the internal Information Management System in respect of properties throughout England, Wales, Scotland and Ireland. Resolving queries where rates bills are not verified, which may involve assistance from a senior colleague.
- Liaising with billing authorities to correct matters relating to occupational changes, changes to the rating list and exemptions and reliefs.
- Ensuring all portfolio movement is actioned appropriately.
- Obtaining information from clients and responding to queries.
- Assisting in delivery accurate reports to clients and senior management.
- Meeting all KPIs as set out in Client Contracts and Service Level Agreements to agreed deadlines and to standards agreed with the Client Director and Line Manager.
- Assisting with Client Monies tasks when appropriate.

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

- An understanding of business rate legislation and significant case law.
- Able to compare rate demands etc. to the internal Information Management System for verification and, where demands do not match the Information Management System, able to understand why this is the case.
- Good interpersonal skills in dealings with clients and colleagues and able to present themselves well in meetings.
- Good numeracy skills.
- A basic understanding of the functions of the Client Monies Service.

To find out more or to apply
>> Click here to view the full advert <<

Are you ready to take the next step in your career?

As an experienced Revenues or Benefits professional, the new year is the perfect time to explore exciting interim/contract opportunities in the public sector. Whether you're looking for a fresh challenge, greater flexibility, or a role where you can make a real impact – we're here to help.

✨ Start your journey today – register now!

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

Contact us here

BSS

Payroll Solutions

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

umbrella.co.uk
account | consult | reward

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

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

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

Trustpilot

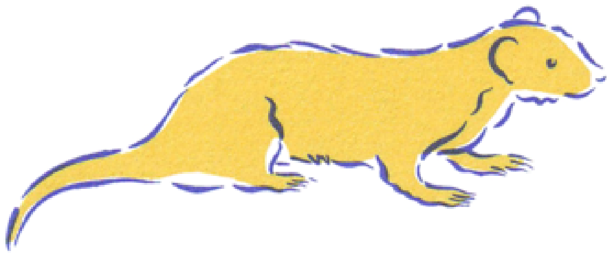
"BSS has provided us with excellent support since 2022. The range of expertise they have on their books is second to none, and they are without doubt my first choice when looking for staff.

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

2015 EQUITY RELEASE AWARDS MortgageSolutions
WINNER
BEST TECHNOLOGY PROVIDER

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:

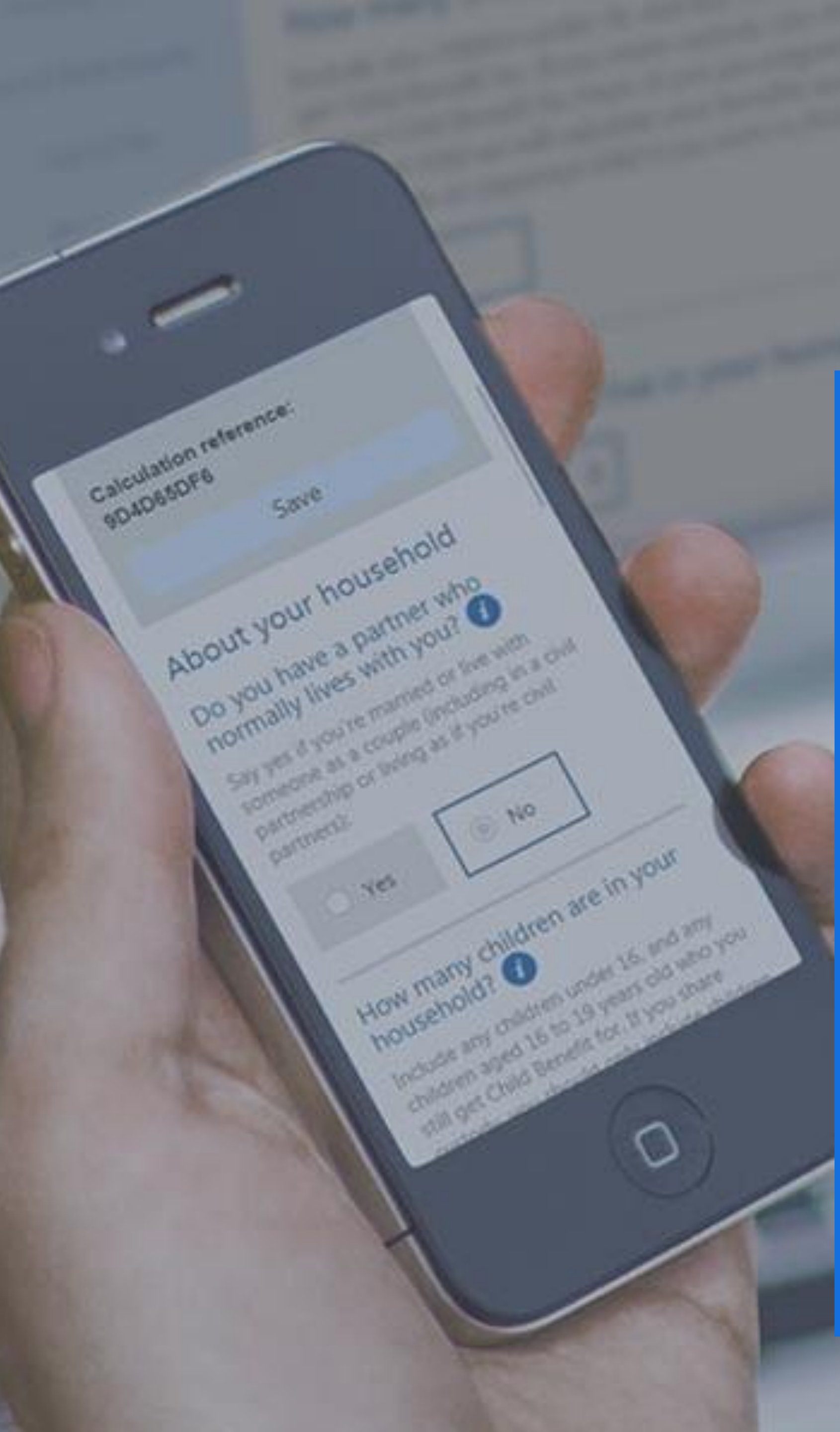
Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.

♦ ♦ ♦ ♦ ♦

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.

inbest 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."

Apply4.Online®

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

Session Information

https://visionarynetwork.co.uk/blog/

Previous Recordings

2 March 26
The future of work, and what it means for revenues and benefits teams

9 March 26
Spring Statement review: what revenues and benefits practitioners heard beneath the headlines

16 March 26
Youth jobs, council tax support and the case for reform

23 March 26
Food banks, weather shocks and the next cost of living crisis/

8 April 26
When Systems Collide: Supported Housing, Reorganisation and Poverty in Local Government

13 April 26
Temporary Accommodation - When National Policy Fails, Councils Carry the Cost

27 April 26
Council tax reform: fairer administration, or a bill councils cannot afford to send?

11 May 26
New councilors, no overall control and the realities of governing

18 May 26
Houseboats, standards and digital government

1 Jun 26
Youth inactivity, public sector pipelines and the rise of AI generated appeals

15 Jun 26
Local government reorganisation, council tax and social care

29 Jun 26
Council Tax, Data Quality and the Growing Arrears Crisis

10 Jul 26
Devolution of Welfare and the Future of Revenues and Benefits

Dates where there will be no sessions

August Summer Break

3–31 Aug. 26

Winter Festival Break

7 Dec. 26 – 4 Jan. 27

Easter Monday

29 Mar. 27

Spring Early May Bank Holiday

3 May 27

Blogs

Thoughts from the panel

Blogs

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

- A Tale of Two Reorganisations
- 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
- 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

IFS: How unequal is Britain?

Better Policy: Id Council Tax A Rip-Off?

JRF: Poverty Statistics Are Changing

IFS: Is the minimum wage costing jobs?

Private eye: Farage's Flagship Council (And Other Stories From Rotten Boroughs)

IFS: Are Pensioners really better off?

More or Less: Can You Really Get £71,000 in Benefits?

Podcasts

Stats & References

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.