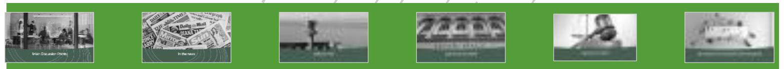
In Partnership with

Revenues and Benefits Discussion Group

Meeting Link

27 July 2026

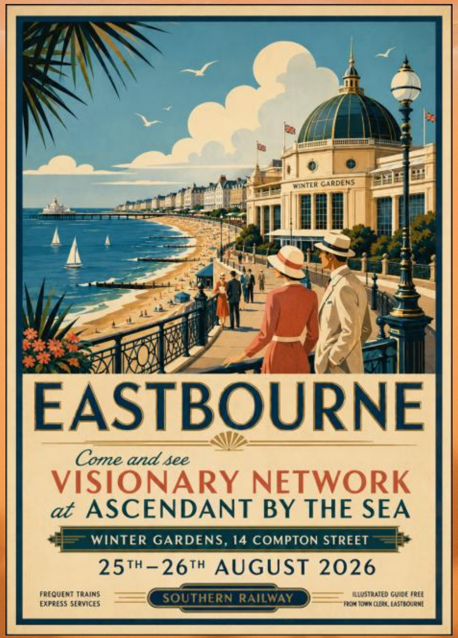


Meet the panel
(not everyone is available every week)

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



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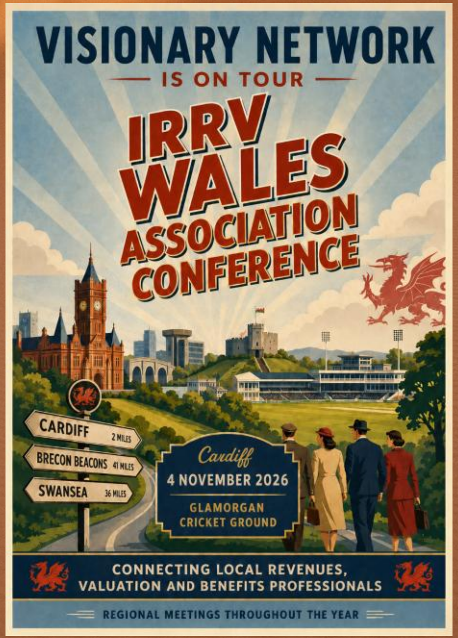


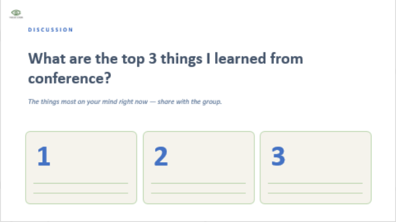
End of Term

The Visionary Network Team

The Old Guard: Malcolm, Kevin, Rachael, Bob, Steve, Paul, Sean, Jon

Discussion Points

Top Three Things In Your In-tray

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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
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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
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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.


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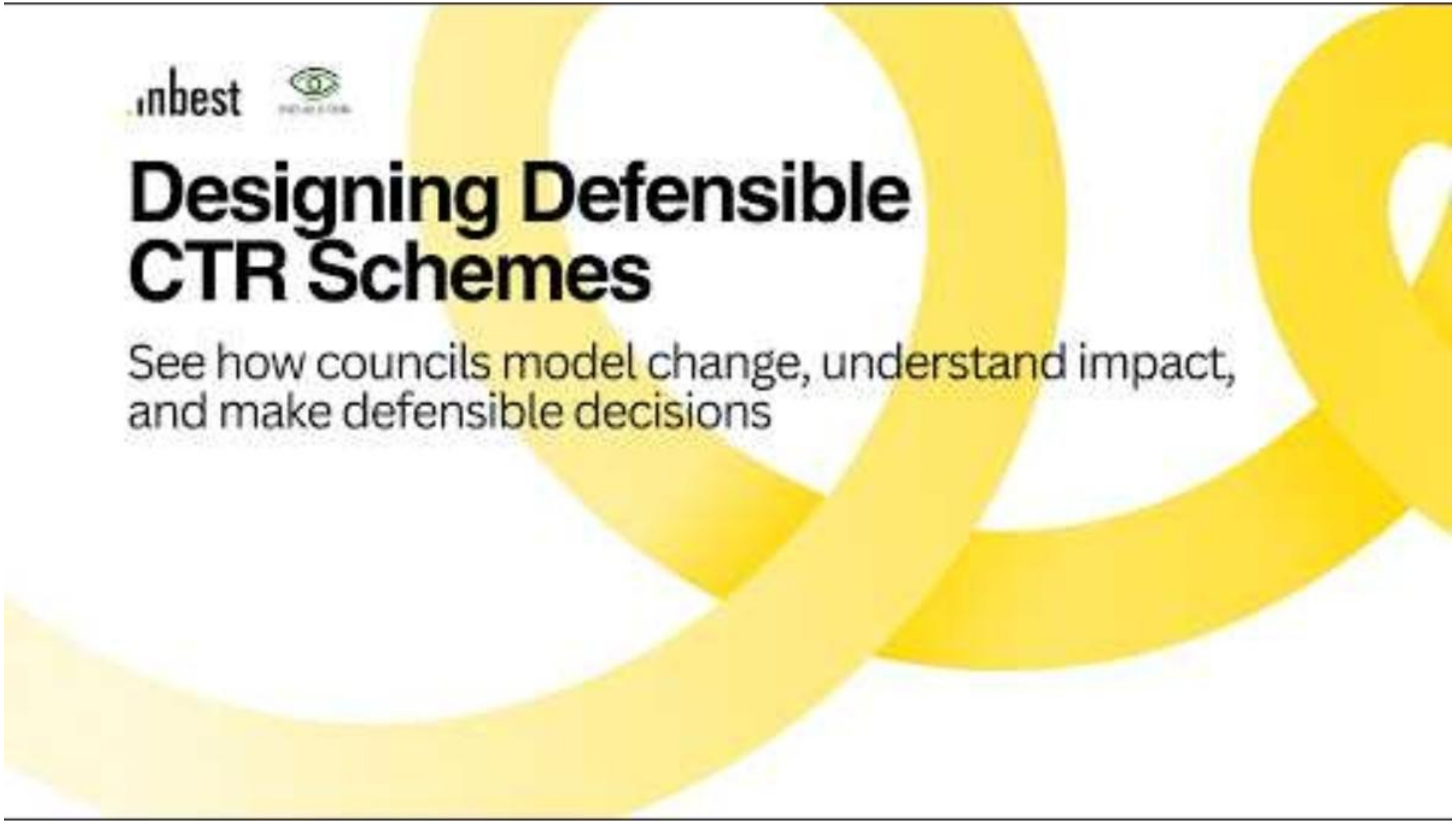
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Designing Defensible
CTR Schemes
See how councils model change, understand impact,
and make defensible decisions

Play Video

Main Discussion Points

The Visionary Network Team

The Old Guard: Malcolm, Kevin, Rachael, Bob, Steve, Paul, Sean, Jon

The Visionary Network Team

The Next Generation: Lewis, Khushi, Sihan

World travelling retiree marries sweetheart

VISIONARY NETWORK

First Photos back from the "Minimoon"

Review of the last 12 months: Questions for discussion

- What was the most difficult challenge that came across your desk this year?
- What has become easier this year?
- What do you see as being the biggest challenge for the next 12 months?
- If you could change one thing, what would it be?
- How much will AI have entered the workplace over the next 12 months, and are we ready for it?
- How do you predict the Burnham government will want revenues and benefits to be delivered in future?
- Where are the sharpest recruitment and retention pressures, and what is actually working to ease them?
- How confident are we in collection rates and debt recovery as household pressure builds?
- What could we achieve together — shared services, shared data, shared training — that none of us can do alone?

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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

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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

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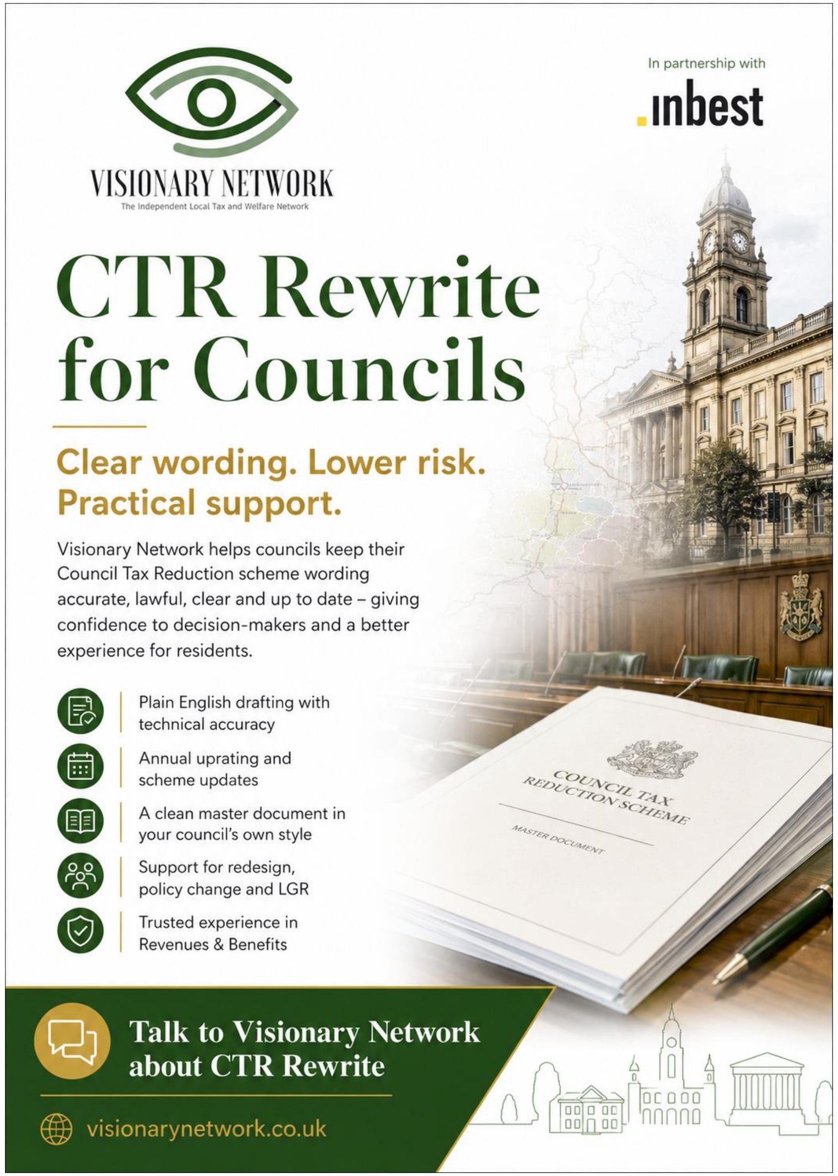
Supporting better local outcomes through practical insight and partnership.



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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
COUNCIL TAX REDUCTION SCHEME
MASTER DOCUMENT
Talk to Visionary Network about CTR Rewrite
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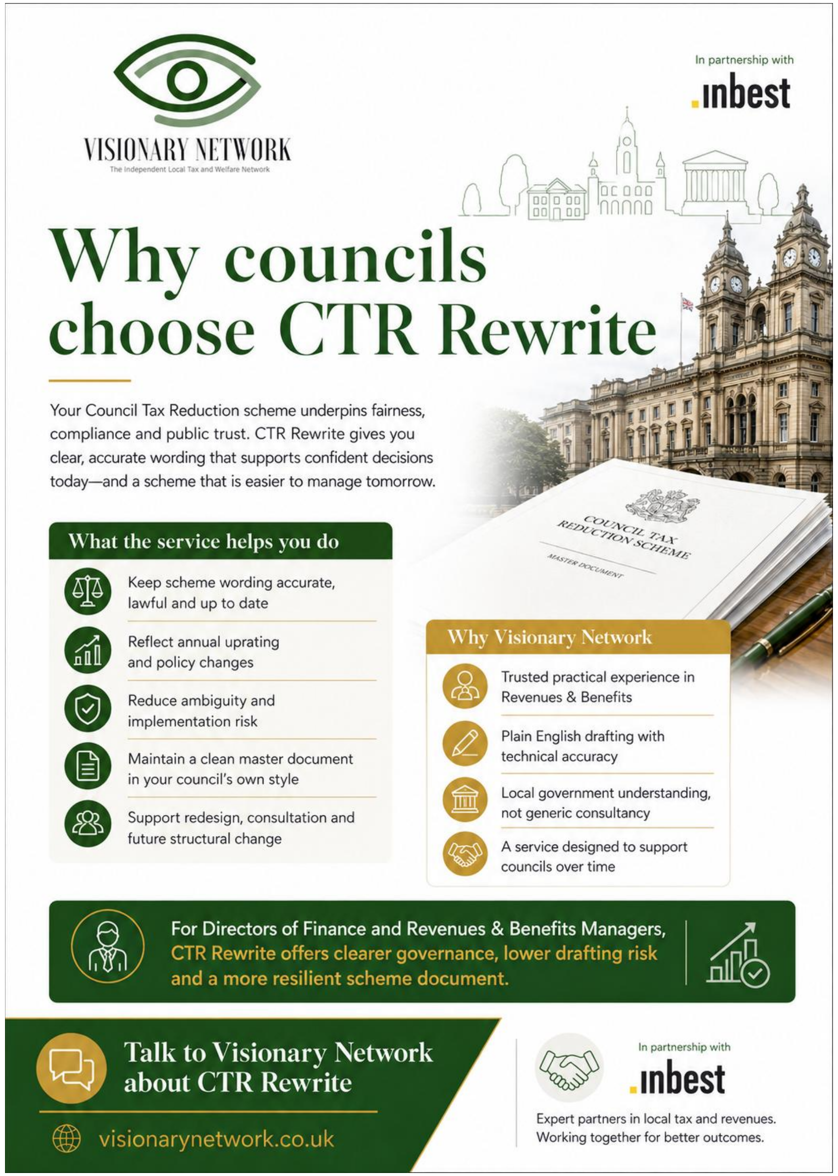

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Why councils choose CTR Rewrite
Your Council Tax Reduction scheme underpins fairness, compliance and public trust. CTR Rewrite gives you clear, accurate wording that supports confident decisions today—and a scheme that is easier to manage tomorrow.
COUNCIL TAX REDUCTION SCHEME
MASTER DOCUMENT
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.
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Expert partners in local tax and revenues.
Working together for better outcomes.


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AND WHY IT'S
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ALLY
ROSS
PAGE 13
May takes
Unmissable summer comedy

In the news

Ministry of Housing, Communities & Local Government

Business Rates Forecast 2026–27: Implications for Revenues and Benefits

National forecast and financial position

- English billing authorities forecast £38.3 billion in gross business rates for 2026–27.
- Forecast non-domestic rating income is £35.8 billion after reliefs, transitional arrangements, accounting adjustments, Section 31 grant and disregarded amounts.
- The £35.8 billion includes £6.5 billion of Section 31 grant previously accounted for separately; it is therefore not directly comparable with earlier years.
- Forecast reliefs total £6.8 billion: £5.5 billion mandatory and £1.3 billion discretionary.
- Principal reliefs include charitable occupation (£2.3 billion), Small Business Rate Relief (£1.8 billion), empty properties (£1.2 billion) and Supporting Small Businesses Relief (£1.1 billion).
- Income risks include a £1.3 billion appeals provision, £396 million for collection losses and a £990 million net cost from transitional arrangements.
- The Business Rates Retention reset changes how relief compensation is accounted for and redistributes retained income according to relative needs and resources; individual council impacts require local authority-level analysis. MHCLG official statistics

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Ministry of Housing, Communities & Local Government

Business Rates Forecast 2026–27: Implications for Revenues and Benefits

Revenues and Benefits: impacts, risks and actions

- The 2026 revaluation takes effect from 1 April 2026, using property values at 1 April 2024; systems, bills and forecasts must use the revised rating list.
- Five multipliers now apply: small business 43.2p, standard 48.0p, small retail, hospitality and leisure 38.2p, standard retail, hospitality and leisure 43.0p, and higher-value 50.8p.
- The temporary retail, hospitality and leisure relief has ended and is replaced by lower multipliers; revised transitional and Supporting Small Businesses Relief rules must also be administered.
- Revenues and Benefits should configure and test billing systems, relief eligibility, transitional calculations and customer communications to minimise incorrect bills, rework and administrative error.

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Ministry of Housing, Communities & Local Government

Business Rates Forecast 2026–27: Implications for Revenues and Benefits

Revenues and Benefits: impacts, risks and actions

- Revaluation and relief changes may increase enquiries, adjustments and appeals; adequate capacity will be needed to protect billing timeliness, collection performance and prevent backlogs.
- Appeals, non-collection and in-year policy changes should be monitored against the NNDR1 forecast and subsequently reconciled through NNDR3 outturn reporting.
- Electric vehicle charging-point relief and the new 15% pubs and music venues relief were not included in the forecast, creating further in-year administration and forecast variation.
- Direct impacts fall on local taxation within the combined service. The release identifies no direct Benefits/local welfare impact, fraud impact or quantified administrative cost or saving. MHCLG technical notes

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High Value Council Tax Surcharge

Proposed surcharge and LGA warning

- The High Value Council Tax Surcharge is proposed from April 2028 for residential properties in England valued at £2 million or more.
- Property owners, rather than occupiers, would be liable alongside the existing Council Tax charge.
- Four annual charges are proposed: £2,500, £3,500, £5,000 and £7,500, depending on property value; charges would increase annually with inflation.
- Fewer than 1% of English properties are expected to be affected, raising approximately £430 million a year.
- Central government would set the charge, liability and support rules, while councils would undertake billing, collection, recovery and enforcement.
- The Government says councils will be fully compensated following a new burdens assessment.
- The LGA considers this a national tax and recommends national administration rather than creating a complex parallel system within councils.
- The LGA also wants confirmation that the revenue will be genuinely additional to existing local government funding, rather than offset by reductions elsewhere. LGA consultation response

Local Government Association

High Value Council Tax Surcharge

Revenues and Benefits: impacts, risks and actions

- **Service delivery:** Revenues and Benefits would need new processes for identifying owners, billing, exemptions, deferrals, appeals, recovery, enforcement and accounting.
- **Resourcing and timeliness:** The liable-property list is not expected until late 2027, leaving limited time to identify non-resident owners and issue bills alongside annual Council Tax billing in April 2028.
- **Capacity and performance:** Additional revenues, customer contact and legal capacity will be required; recruitment difficulties could create backlogs and affect existing Council Tax collection.
- **Digital and data:** The LGA wants government-funded national software and automated access to HM Land Registry, Valuation Office and HMRC information.
- **Customer impact:** Using “Council Tax” in the name could wrongly suggest councils set and retain the charge; bills and correspondence should clearly explain that it is a national tax.

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Local Government Association

High Value Council Tax Surcharge

Revenues and Benefits: impacts, risks and actions

- **Affordability:** Proposed deferrals would require income, capital and disability assessments, with deferred debt secured against the property. There is no proposed direct change to Council Tax Support, but combined services may face additional hardship and support enquiries.
- **Collection and compliance:** Overseas owners, complex ownership and limited enforcement powers create tracing, avoidance and bad-debt risks; no quantified fraud estimate has been provided.
- **Financial position:** Implementation and ongoing costs remain unknown. Without upfront funding and full cost recovery, the surcharge could create a net cost, particularly for councils with few liable properties.
- **Actions:** Seek early property-volume estimates, implementation funding, clear guidance, stronger enforcement powers and ongoing monitoring of staffing, legal, system and collection costs. Government consultation

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10

Youth Sickness Benefit Reform and Potential New Council Duties

Benefits could become conditional on participation

- Andy Burnham is considering requiring young sickness-benefit claimants to undertake training, education, work preparation or voluntary activity.
- Refusal without an accepted reason could lead to benefits being reduced or withdrawn.
- The proposals draw on approaches in the Netherlands, Denmark, Germany and Australia.
- The article reports that more than 430,000 people aged 16–24 claim sickness benefits, with mental health and neurodevelopmental conditions significant drivers.
- Almost one million young people are not in education, employment or training; approximately 84% reportedly want work, education or training.
- An Australian-style database may be introduced to track school leavers and identify those who become NEET or “not known”.
- Councils could be required to submit tracking data and potentially face consequences for failing to maintain adequate records.
- Alan Milburn’s final youth-employment review is expected in September; the Timms Review of Personal Independence Payment is proceeding separately.
- These remain proposals: eligibility, exemptions, sanctions, implementation dates and expected savings have not been confirmed.

10

Youth Sickness Benefit Reform and Potential New Council Duties

Revenues and Benefits impacts, risks and actions

- **Service delivery:** Universal Credit and PIP are administered by DWP, but benefit changes could affect Council Tax Reduction, Housing Benefit, local welfare and debt-support caseloads.
- **Council responsibilities:** A new tracking duty would require coordination between Revenues and Benefits, education, employment, social care, housing, health and Jobcentre services.
- **Customer impact:** Structured support could improve engagement, but inappropriate sanctions risk hardship, worsening health, disengagement and increased demand for crisis support.
- **Compliance and equality:** Arrangements would require reasonable adjustments, accessible provision, safeguards for severe illness or disability and fair challenge and appeal routes.
- **Fraud and error:** Economic inactivity or ill health must not be treated as fraud; inaccurate participation or identity data could generate wrongful sanctions and consequential benefit errors.

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10

Youth Sickness Benefit Reform and Potential New Council Duties

Revenues and Benefits impacts, risks and actions

- **Digital and process change:** A national database would require reliable matching, agreed data standards, lawful information sharing, strong security and clear ownership of inaccurate or missing records.
- **Timeliness and backlogs:** Sanctions, reinstatements and appeals could generate additional Council Tax Reduction recalculations, customer contact and collection pauses.
- **Performance:** Measures should cover sustained participation and employment—not simply benefit exits—alongside sanctions, appeals, hardship referrals, “not known” cases and equality outcomes.
- **Financial position:** The objective is to reduce the £333 billion welfare bill, but no savings estimate or implementation cost is provided. Potential Council Tax arrears and local support pressures are unquantified.
- **Action:** Model local caseload and collection impacts, map existing youth-tracking data and seek full new-burdens funding before accepting additional council responsibilities.

VISIONARY NETWORK

UK Inflation at 2.6%: Temporary Relief and Council Risks

- Consumer Prices Index inflation fell to 2.6% in June 2026, from 2.8% in May; economists had expected 2.7%.
- Prices still rose by 0.1% during June: inflation has slowed, but the overall cost of living has not fallen.
- CPIH, which includes owner-occupier housing costs, fell from 3.0% to 2.8%.
- Transport, particularly motor fuel, and food and non-alcoholic beverages made the largest downward contributions.
- Food inflation slowed from 2.2% to 1.7%; diesel fell by 10.7p and petrol by 2.1p per litre during June.
- Despite the monthly reduction, motor fuel prices remained 21.3% higher than a year earlier.
- Core CPI remained unchanged at 2.6%, while services inflation was 3.6%, indicating continuing underlying pressure.
- CPI remained above the Bank of England's 2% target. ONS: Consumer price inflation, June 2026

Office for National Statistics

UK Inflation at 2.6%: Temporary Relief and Council Risks

Revenues and Benefits and financial implications

- **Customer impact:** Slower food and fuel inflation provides limited short-term relief, but households remain exposed to high prices and reduced financial resilience.
- **Temporary improvement:** The domestic energy price cap increased by 13% from July, while geopolitical uncertainty could raise fuel and energy costs again.
- **Collection risk:** Renewed cost pressures could affect Council Tax and business rates payment capacity, increasing payment arrangements, arrears and recovery activity.
- **Local welfare:** Vulnerable households may require additional Council Tax Support, discretionary assistance, debt advice or crisis support if inflation rises again.

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Office for National Statistics

UK Inflation at 2.6%: Temporary Relief and Council Risks

Revenues and Benefits and financial implications

- **Service performance:** There is no evidenced immediate effect on staffing, timeliness or backlogs; these risks depend on whether household financial pressure translates into additional enquiries, applications and arrears.
- **Council finances:** Lower inflation does not provide an evidenced saving. Energy, transport, contract and wage pressures remain uncertain and should be reflected through scenario-based forecasting.
- **Borrowing:** Bank Rate remained at 3.75% in June; continuing inflation uncertainty could keep council borrowing and treasury-management costs elevated.
- **Processes and compliance:** No direct digital, legislative, fraud/error or benefit-administration change arises from the figures.
- **Actions:** Monitor collection, arrears, payment arrangements, Council Tax Support demand, local welfare applications and energy-related expenditure rather than assuming the June reduction will continue. Ofgem price-cap announcement

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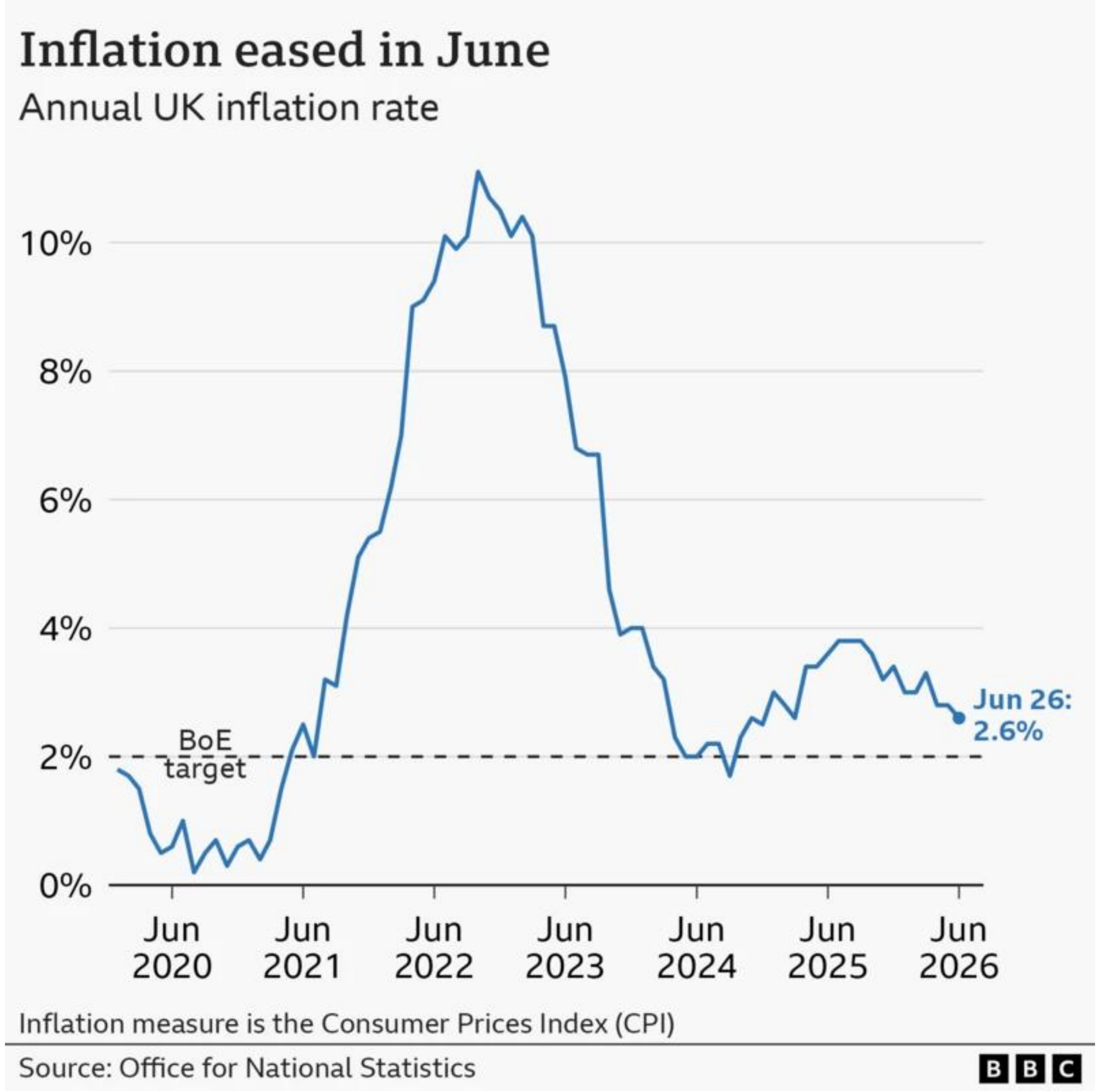
UK Inflation at 2.6%: Temporary Relief and Council Risks



House of Commons
Work and Pensions
Select Committee

Youth Employment and Employer National Insurance Reform

Scale of the challenge and MPs' recommendations

- In January–March 2026, 1.01 million people aged 16–24 were not in employment, education or training: 13.5% of the age group.
- The total has risen from 673,000 in 2021; 613,000 are economically inactive and 400,000 are unemployed.
- The Work and Pensions Committee recommends extending the employer National Insurance exemption to all employees under 25 earning no more than £50,270.
- Employers currently receive this exemption for employees under 21 and apprentices under 25; other employees aged 21–24 attract 15% employer contributions on earnings above £5,000.
- Resolution Foundation modelling suggests the extension could support 38,000 additional young people into work but cost the Exchequer £5.1 billion; long-term benefits have not been modelled.
- The Committee estimates the direct cost of youth inactivity at approximately £47 billion and says reducing the NEET rate to 5% could increase GDP by £69 billion.
- It also recommends reforming benefit rules affecting apprentices and young carers, retaining the Universal Credit health element for under-22s and reviewing all benefit rules for consistency.
- The Youth Guarantee should receive at least ten years of funding, including long-term settlements for local government. Work and Pensions Committee report

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House of Commons
Work and Pensions
Select Committee

Youth Employment and Employer National Insurance Reform

Revenues and Benefits: impacts, risks and actions

- **Current position:** These are committee recommendations, not implemented policy; the Government has two months to respond.
- **Customer impact:** Existing rules can reduce a family's benefits by between £17.25 and £339.92 a week when a 16–18-year-old starts an apprenticeship.
- **Young carers:** The Committee recommends removing the rule preventing Carer's Allowance where study exceeds 21 hours a week.
- **Coverage risk:** Around 44% of young people who are NEET do not claim out-of-work benefits, meaning benefit-led employment schemes may not identify them.
- **Service delivery:** No immediate local Revenues and Benefits process change is required. Any national reform would require guidance, staff training and review of Council Tax Support, Housing Benefit and local welfare interactions.

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House of Commons
Work and Pensions
Select Committee

Youth Employment and Employer National Insurance Reform

Revenues and Benefits: impacts, risks and actions

- **Resourcing and backlogs:** No staffing or caseload effect is quantified. Rule changes could generate enquiries and reassessments unless implementation is coordinated across benefits, employment and education services.
- **Financial position:** Councils employing 21–24-year-olds could benefit from lower National Insurance costs, but no local authority saving or direct impact on local tax collection is quantified.
- **Actions:** Monitor the Government's response, assess the council's young workforce, review local support rules and strengthen referral pathways between Revenues and Benefits, employment, skills and youth services. UK Parliament announcement

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Ministry of Housing, Communities & Local Government

£340 Million Programme to End Long-Term Rough Sleeping

Commitment, funding and delivery risks

- The Government has committed to ending long-term rough sleeping at the earliest opportunity.
- An additional £340 million over three years will form the opening phase of a wider five-year programme.
- The funding is expected to provide 1,200 homes and intensive support for at least 3,000 people experiencing severe and long-term homelessness.
- Immediate priorities include acquiring suitable homes, identifying those most in need and providing accommodation and support before winter.

Ministry of Housing, Communities & Local Government

£340 Million Programme to End Long-Term Rough Sleeping

Commitment, funding and delivery risks

- Government-cited research estimates that one year of rough sleeping costs £20,128 per person, compared with £1,426 for a successful prevention intervention.
- Reduced rough sleeping could lower pressure on health, criminal justice and other crisis services, although no council-level savings are quantified.
- Local allocations, outcome measures and the funding available after the initial phase are not yet confirmed; further details are promised before autumn.
- Greater Manchester achieved an initial two-thirds reduction under earlier programmes, but rough sleeping subsequently rose for four years, demonstrating the need for sustained housing and wraparound support. Government announcement

VISIONARY NETWORK

Department for Work & Pensions

DLA-to-PIP Transfer Restart – Risks for Claimants and Councils

Decision, timetable and claimant risks

- The DWP plans to restart the transfer of remaining adult Disability Living Allowance (DLA) claimants to Personal Independence Payment (PIP).
- Around 153,000 adults remain on DLA, many with indefinite or lifetime awards and no recent reassessment.
- A trial involving 3,000 randomly selected claimants will begin in September 2026 before any wider rollout.
- Claimants must respond to the DWP invitation and make a PIP claim; failure to respond could result in their DLA ending.
- PIP uses different eligibility criteria, requiring a new claim form and potentially a health assessment; awards may increase, decrease or end.
- The DWP will use the trial to determine what additional claimant support is required.
- The wider PIP review has described assessments as potentially confrontational and degrading, but its final recommendations are not expected until autumn 2026 and will not precede the trial.

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Department for Work & Pensions

DLA-to-PIP Transfer Restart – Risks for Claimants and Councils

Revenues and Benefits and financial implications

- Service delivery: monitor DWP notifications and promptly reassess affected Council Tax Reduction (CTR) and Housing Benefit claims.
- Entitlement: changes to disability awards may affect disability premiums, non-dependant deductions, applicable amounts and other protections, depending on the claimant’s circumstances and the local CTR scheme.
- Customer impact: provide accessible information, welfare-rights referrals and support for vulnerable claimants who may struggle to understand or respond to DWP correspondence.
- Timeliness and backlogs: increased changes, evidence requests, enquiries and reconsiderations could add pressure to Revenues and Benefits workloads during wider rollout.
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VISIONARY NETWORK

Department for Work & Pensions

DLA-to-PIP Transfer Restart – Risks for Claimants and Councils

Revenues and Benefits and financial implications

- Compliance and error: ensure correct award dates and benefit treatment; delayed or incomplete DWP data could create overpayments, underpayments or incorrect Council Tax bills.
- Fraud: this is a reassessment programme, not a fraud initiative; non-response or loss of entitlement should not be treated as evidence of fraud.
- Financial position: no council costs or savings are quantified. Reduced CTR entitlement could increase Council Tax liability, but may also increase arrears, recovery activity, hardship applications and local welfare demand.
- Actions: identify affected benefit dependencies, brief staff and advice partners, establish management information, monitor backlogs and errors, and prepare targeted support before wider rollout.

VISIONARY NETWORK

Department for Work & Pensions

Carer's Allowance Overpayments Expose Continuing Control Failures

Overall overpayments fell, but extreme debts increased

- In 2025–26, DWP identified 32,559 earnings-related Carer's Allowance overpayments, totalling £33 million.
- The number and value of overpayments fell by approximately 30% compared with the previous year.
- However, 78 carers accumulated debts exceeding £20,000, up from 46 the previous year.
- Around 1,166 carers owed more than £5,000, potentially exposing them to fraud investigations.
- More than half of overpayments exceeded £500; approximately 16,000 may have continued unchecked for at least six weeks.
- DWP was instructed to investigate 100% of Verify Earnings and Pensions alerts from April 2025, but large debts indicate that some cases remain undetected for extended periods.
- The independent Sayce Review attributed the problem primarily to systemic failures, unclear rules and poor administration—not widespread claimant negligence or fraud.
- DWP actions include a higher earnings threshold, improved alert monitoring, reassessment of historic cases and consultation on replacing the current earnings "cliff edge".

VISIONARY NETWORK

Department for Work & Pensions

Carer's Allowance Overpayments Expose Continuing Control Failures

Revenues and Benefits implications and actions

- **Service delivery:** Carer's Allowance is administered by DWP, but changes and retrospective decisions can affect Universal Credit, Council Tax Reduction, legacy Housing Benefit and local welfare support.
- **Customer impact:** Large, unexpected debts can cause severe financial distress, damage trust and discourage carers from working or claiming legitimate support.
- **Fraud and error:** High overpayments must not automatically be treated as fraud; councils should distinguish deliberate misrepresentation from official error, delayed action and misunderstanding of complex rules.
- **Compliance:** Retrospective decisions require careful checking, clear reasons, human oversight and appropriate appeal, vulnerability and debt-recovery safeguards.
- **Digital and process change:** Strengthen the timely receipt and processing of DWP notifications and ensure linked Council Tax Reduction and Housing Benefit cases are identified.

Department for Work & Pensions

Carer's Allowance Overpayments Expose Continuing Control Failures

Revenues and Benefits implications and actions

- **Timeliness and backlogs:** Delayed DWP action can generate multiple years of recalculations, additional customer contact, appeals and complex council casework.
- **Resourcing and performance:** Monitor the time between DWP notification and local reassessment, consequential overpayments or underpayments, complaints and referrals for debt or welfare support.
- **Financial position:** The evidenced £33 million relates to national Carer's Allowance overpayments; no council loss, collection impact or funding pressure was quantified.
- **Action:** Review procedures for Carer's Allowance changes, ensure proportionate recovery decisions and contribute operational evidence to DWP's reform consultation

VISIONARY NETWORK

Council of Mortgage Lenders

Rising Mortgage Rates Increase Household Affordability Risks

- Average new two-year fixed mortgage rate: 5.58%; five-year rate: 5.60%.
- Rates are at their highest for a month, although below April's 5.90% peak.
- Renewed Middle East tensions have increased lenders' funding costs and reduced expectations of near-term central bank rate cuts.
- The five largest High Street banks are among lenders increasing rates on new fixed deals.
- More than eight in ten mortgage customers have fixed-rate deals, delaying the impact until refinancing.
- Just over five million homeowners are projected to face higher monthly repayments by the end of 2028.

VISIONARY NETWORK

Rising Mortgage Rates Increase Household Affordability Risks

Revenues and Benefits implications and actions

- Customer impact: higher mortgage payments may increase financial hardship as fixed-rate deals expire.
- Potential service demand: increased enquiries about Council Tax Reduction, local welfare support and debt advice are an indirect risk.
- No direct changes to Revenues and Benefits legislation, compliance, staffing, performance, timeliness, backlogs, fraud/error controls or digital processes are reported.
- Actions: monitor Council Tax Reduction applications, arrears, recovery caseloads and customer contact volumes.
- Actions: maintain clear digital signposting to hardship support, debt advice and mortgage assistance.
- Financial position: no direct council costs, savings, funding pressures or revenue collection impacts are quantified.

References
BBC News – UK mortgage rates rise to highest level for a month
Bank of England – Financial Stability Report, July 2026

Blue Badge Fraud Crackdown: Data Matching and Council Implications

Data matching identifies potentially misused badges

- The Public Sector Fraud Authority and Wirral Council conducted a joint Blue Badge fraud operation.
- The National Fraud Initiative matched council Blue Badge data against central records held by DWP.
- Internal verification produced a high-priority investigation list; a data match indicated potential misuse rather than proving fraud.
- 459 badges issued to deceased residents were cancelled.
- Wirral reported an estimated loss-prevention value of more than £363,000; the national value of cancelled badges exceeded £34 million over two years.
- Targeted patrols will include roads near schools; illegally used badges can be removed and offenders may receive warnings or fines of up to £1,000.
- The principal customer benefit is protecting accessible parking for legitimate disabled badge holders.

Blue Badge Fraud Crackdown: Data Matching and Council Implications

Revenues and Benefits implications and actions

- Direct impact: the initiative concerns Blue Badge administration and parking enforcement; no direct Revenues and Benefits policy or caseload change is reported.
- Fraud/error and process: the risk-based model—data match, prioritisation, internal validation and documented decision—is directly relevant to Revenues and Benefits controls.
- Compliance: matches must be independently verified before action, with a lawful basis, appropriate privacy information, restricted access and a clear audit trail.
- Customer impact: incorrect or poorly communicated decisions could disadvantage disabled or bereaved residents; human review and accessible contact routes are essential.
- Resourcing and timeliness: prioritised lists can focus investigative capacity but create verification, customer contact and enforcement work; no staffing or backlog impact is quantified.
- Actions: confirm that verified death notifications reach Council Tax, Council Tax Reduction and Housing Benefit processes promptly through lawful existing routes.
- Performance: monitor completed reviews, confirmed fraud/error, false positives, cancellations, appeals, turnaround times and estimated losses prevented.
- Financial position: the reported figures are estimated loss-prevention values, not necessarily cashable savings; no Revenues and Benefits cost, saving, funding or collection impact is quantified.

References

Swindon Advertiser – DWP and council checks cancel Blue Badges in fraud crackdown
GOV.UK – Government crackdown leads to cancellation of over 450 Blue Badges in Wirral
Public Sector Fraud Authority – National Fraud Initiative Report 2022–2024

References

[BBC News – Fraudster who used £200,000 Covid loans to invest in stocks is jailed]

[GOV.UK – Cardiff businesswoman jailed after fraudulently claiming more than £200,000]

Covid Loan Fraud: Cross-System Checks and Lessons for Revenues and Benefits

False declarations secured £216,250 of public money

- Cardiff businesswoman Rupali Wagh made five fraudulent Bounce Back Loan applications across four companies between May and September 2020.
- She inflated company turnover, obtained duplicate loans and falsely stated that some businesses had made no previous application.
- One company was declared to have £218,000 turnover despite filed accounts showing it was dormant.
- Funds were transferred to personal accounts and used for credit-card debts, personal finance and stocks and shares; more than £25,000 was transferred to India.
- Wagh pleaded guilty to five counts of fraud and was sentenced to two years and three months' imprisonment.
- The court described the conduct as wholly dishonest and undertaken for personal gain.
- The Insolvency Service is seeking recovery of the fraudulently obtained money under the Proceeds of Crime Act 2002.

Undeclared-Partner Fraud: Detection, Recovery and Revenues and Benefits Controls

- Laura Cunningham, 34, of Mexborough, declared in March 2022 that she was a single Universal Credit claimant living with her children.
- She concealed that her partner was living at the address for around two years.
- Approximately £32,000 in Universal Credit was fraudulently obtained.
- Cunningham admitted one count of fraud.
- Sheffield Crown Court imposed a six-month prison sentence, suspended for 18 months.
- Repayment had begun; the judge described the case as serious deceit against taxpayers.
- This was a DWP-administered Universal Credit case; no direct council financial loss was identified.

Undeclared-Partner Fraud: Detection, Recovery and Revenues and Benefits Controls

Revenues and Benefits implications and actions

- **Fraud and error:** Undeclared partners can create linked errors across Universal Credit, Council Tax Reduction, legacy Housing Benefit and council tax discounts or liability.
- **Service delivery:** Ensure household-composition changes received from customers or DWP systems are promptly routed across Revenues and Benefits.
- **Digital and process controls:** Strengthen lawful data matching and exception reporting across benefits, council tax occupancy and discount records.
- **Compliance:** Use proportionate, evidence-led investigations with human review, clear audit trails and appropriate data-protection safeguards.

References
The Star – South Yorkshire benefit fraudster pocketed £32,000
Ground News – Summary of the court case
Doncaster Free Press – Follow-up coverage and fraud warning

Undeclared-Partner Fraud: Detection, Recovery and Revenues and Benefits Controls

Revenues and Benefits implications and actions

- **Customer impact:** Provide clear, accessible guidance on declaring partners and reporting changes, while avoiding unnecessary investigation of genuine claimants.
- **Timeliness and resources:** The two-year duration highlights the importance of early alerts; no local staffing, performance or backlog impacts were quantified.
- **Performance:** Monitor investigation times, corrected awards and liabilities, overpayment recovery, referrals, appeals and false-positive rates.
- **Financial position:** The evidenced loss was approximately £32,000 to the national Universal Credit system; no council collection impact, saving or funding pressure was quantified.

References

WalesOnline – DWP worker helped mother obtain £22,000 while living abroad
Open Court Data – Christian Okwuegbue, Swansea Crown Court
GOV.UK – Pension Credit eligibility when outside Great Britain
GOV.UK – Fraud Prevention Standard for counter-fraud professionals

Insider Benefit Fraud: Staff, Residency and Payment Controls

- Christian Okwuegbue, 46, worked as a DWP administrative officer dealing with Pension Credit applications in Swansea.
- His mother’s Pension Credit claim was lawfully assessed and made payable from December 2021; he did not assess the claim himself.
- Payments were made into a bank account in Okwuegbue’s name because his mother did not have a UK account.
- His mother subsequently lived outside Great Britain for most of the award period, making her ineligible for continued Pension Credit.
- Okwuegbue sent DWP a false letter in 2023 claiming that she had moved to another UK address.
- Payments continued until 2024, resulting in more than £22,000 being paid incorrectly.
- Okwuegbue pleaded guilty to fraud and was dismissed by DWP.
- Swansea Crown Court imposed nine months’ imprisonment, suspended for 24 months, plus 50 hours’ unpaid work.

Quote of the Week

“Summer is the time when one sheds one's tensions with one's clothes, and the right kind of day is jeweled balm for the battered spirit. A few of those days and you can become drunk with the belief that all's right with the world.” – Ada Louise Huxtable

Ada Louise Huxtable was a pioneering American architecture critic whose sharp, elegant prose reshaped how the public understood cities and the built environment. As The New York Times’ first architecture critic, she championed preservation, clarity of design, and the idea that architecture is a civic responsibility, not just an aesthetic choice.

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

Sideway View

Rising Care Costs and the Erosion of Family Wealth

US evidence and emerging risks

- Baby boomers control more than half of US household wealth, underpinning forecasts of a $68–84 trillion intergenerational wealth transfer.
- The analysis suggests these forecasts underestimate the effect of long-term care costs on savings and inheritances.
- Median out-of-pocket care spending during the final decade of life was $19,179; one in six people spent over $50,000 and one in 20 over $100,000.
- The proportion left with no wealth after care costs rose from 6% among people dying in 2006–10 to nearly 11% in 2017–22.
- Among the poorest fifth, 41% were left with nothing and care consumed nearly one-third of their wealth.
- Median annual costs reached $74,400 for assisted living and $129,575 for a private nursing-home room in 2025; assisted-living charges increased by 44% in five years.
- Longer lives, smaller and more dispersed families, workforce shortages and limited long-term care insurance are increasing reliance on personal assets and family support.
- The article concerns the US system; it announces no UK policy decision or quantified UK financial impact.

Rising Care Costs and the Erosion of Family Wealth

UK Revenues and Benefits and financial implications

- In England, people with assets above £23,250 normally meet the full cost of residential care; faster asset depletion could bring more people into council-funded support.
- Service delivery: permanent care-home admissions can trigger Council Tax exemptions and changes to Council Tax Reduction, Housing Benefit and disability-related benefits.
- Customer impact: older people and their families need joined-up advice covering care charges, benefit maximisation, Council Tax exemptions, deferred payments and property decisions.
- Resourcing and backlogs: growing numbers of financial assessments, benefit changes, property-status updates and bereavement cases could increase Revenues and Benefits workloads.

Rising Care Costs and the Erosion of Family Wealth

References

[The Washington Post – As the cost of ageing soars, families' wealth is evaporating]
[GOV.UK – Social care charging for 2026–27]
[GOV.UK – Care and support statutory guidance]
[Legislation.gov.uk – Council Tax (Exempt Dwellings) Order 1992]

UK Revenues and Benefits and financial implications

- Compliance and error: distinguish temporary from permanent placements and verify occupancy, ownership, capital and effective dates before changing entitlement or Council Tax liability.
- Revenue collection: permanently unoccupied homes may qualify for a Class E Council Tax exemption; changes in ownership, occupation or sale must therefore be recorded promptly.
- Financial position: the article provides no quantified council impact, but prolonged care costs could increase adult social care funding pressures, hardship demand and financial stress among family carers.
- Actions: strengthen data-sharing between Adult Social Care and Revenues and Benefits; proactively identify benefit entitlement; monitor self-funders approaching the capital threshold, Class E exemptions, processing times and collection impacts.


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

AI Watch

AI and Employment

Evidence, risks and uncertainty

- Businesses are investing heavily in AI agents to automate or augment work and potentially limit staff growth.
- AI capability is advancing rapidly: leading models completed 46–67% of software tasks taking a human over an hour, compared with 0% for models released in 2023–24.
- Exposure is extending beyond software into financial analysis, initial legal work, customer contact and entry-level creative roles.
- US research found employment among 22–25-year-olds fell by 2.7% following widespread ChatGPT adoption, and by 12.8% in highly exposed sectors; however, causation remains disputed.
- OECD job-advert analysis indicates the UK is notably exposed because of its service-based economy.
- Automation is not automatically cheaper: some organisations are rationing AI after incurring significant usage costs, although cheaper models may change the economics.
- No government or local authority decision is announced; the article highlights emerging trends and substantial uncertainty.

AI and Employment

Revenues and Benefits and financial implications

- Service delivery: AI could support routine triage, correspondence, case summaries, data checking and customer enquiries, subject to controlled pilots.
- Performance and timeliness: potential to reduce handling times and backlogs, but the article provides no evidenced Revenues and Benefits productivity gains.
- Resourcing: do not assume immediate headcount savings; plan for job redesign, redeployment, staff development and the effect on entry-level career pathways.
- Compliance and fraud/error: retain human accountability for liability, entitlement, recovery, discretion and fraud decisions; verify outputs and maintain audit trails, data protection and security controls.
- Customer impact: preserve accessible human support and escalation routes, particularly for vulnerable or digitally excluded customers.
- Financial position: no quantified council saving, funding impact or collection benefit is evidenced; assess licence, usage, integration, assurance and error-remediation costs against any savings.
- Income and demand risk: employment displacement could increase Council Tax Support, local welfare demand and arrears, but the scale and timing are not quantified.
- Actions: test specific tasks against baseline cost, accuracy, processing time, backlog and customer outcomes before wider adoption; develop AI governance and workforce plans.

References

BBC News – Will your job be replaced by AI? Here are the roles most affected
BBC-attributed accessible republication – Capital FM
METR – Task-Completion Time Horizons of Frontier AI Models

Stockton Council Acts Against AI-Generated Abuse in Public Life

- Stockton Council has unanimously condemned AI-generated or digitally manipulated images, audio and video used to abuse, intimidate, harass or misrepresent people in public life.
- Councillors warned that manipulated content can spread misinformation, damage reputations, undermine trust in democratic institutions and deter people from public service.
- The motion distinguishes robust political debate from personal attacks concerning an individual's appearance or private life.
- The Monitoring Officer will circulate existing Code of Conduct provisions covering respect, bullying, harassment, discrimination, social media and conduct bringing councillor office into disrepute.
- A cross-party working group, supported by the Monitoring Officer, will review the members' Code of Conduct.
- The review will consider emerging technology, online behaviour, image alteration, intimidation, accountability and maintaining public confidence.
- This is a review of member conduct rather than a restriction on legitimate council use of AI; no immediate operational AI ban is proposed.

AI, Universal Basic Income and the Future of Revenues and Benefits

- Economist Nouriel Roubini predicts AI and robotics could replace a substantial proportion of workers within 20–25 years.
- He argues that raising retirement ages would not address widespread technology-driven unemployment.
- Roubini expects artificial general intelligence to match or exceed human cognitive capabilities and generate substantial productivity gains.
- He forecasts economic growth rising to 6% by 2040 and 10% by 2050; these are projections rather than established forecasts.
- He considers two redistribution models:
  - Universal basic income funded by taxing those benefiting most from AI.
  - Public ownership of stakes in major technology companies, allowing society to share directly in AI-generated wealth.
- The article reports that the UK Government has considered universal basic income as a possible response to AI-related job displacement; no scheme or policy decision has been announced.

AI, Universal Basic Income and the Future of Revenues and Benefits

Potential Revenues and Benefits implications

- **Service delivery:** Universal basic income could fundamentally change the relationship between national benefits, Council Tax Reduction, legacy Housing Benefit and local welfare support.
- **Customer impact:** A universal payment could provide simpler and more predictable support, but risks creating losers if means-tested help with housing and council tax were reduced or withdrawn.
- **Compliance and fraud:** Reduced means-testing could lower income and change-of-circumstances errors, while shifting controls towards identity, residency, eligibility and duplicate-payment risks.
- **Digital and process change:** Councils could require new central-government data feeds, revised calculation rules, system configuration, automated matching and customer communication.
- **Resourcing and performance:** Administration might eventually become simpler, but implementation would require policy work, system development, staff training and management of increased enquiries and disputes.

AI, Universal Basic Income and the Future of Revenues and Benefits

Potential Revenues and Benefits implications

- **Timeliness and backlogs:** Transition could temporarily increase processing delays; longer-term effects would depend on whether universal basic income replaces or supplements existing support.
- **Revenue collection:** Large-scale job displacement could increase Council Tax arrears and demand for reduction or discretionary support before any new income system was established.
- **Financial position:** No costed UBI model, funding requirement, council saving or local government funding impact is provided. Roubini's taxation and public-ownership proposals remain speculative.
- **Action:** Monitor national policy and model how alternative UBI designs would affect Council Tax Reduction entitlement, collection, local welfare demand and vulnerable households.

References

Fortune – Roubini on AI, universal basic income and the future of work
Bloomberg Television – Interview with Nouriel Roubini
Fortune – UK minister considers UBI in response to AI-related displacement
Financial Times – Report on a proposed government stake in OpenAI

LGR & Finance Watch

Bradford Rules Out Council Tax Freeze Despite Improving Finances

- Bradford Council leader Stephen Place has ruled out a Council Tax freeze, stating that the authority's financial recovery assumes annual increases of 4.99%.
- Bradford entered Exceptional Financial Support (EFS) in 2024 because it could not balance its budget without borrowing to fund day-to-day services.
- EFS requires the council to minimise borrowing, maximise income—including Council Tax—and dispose of assets where necessary.
- Improved government funding has reduced the forecast EFS requirement from approximately £570 million to £395 million—a £175 million reduction.
- The council now expects to return to financial sustainability by 2027/28, around two years earlier than previously forecast.
- A 4.99% increase generates approximately £15 million locally; freezing Council Tax would permanently reduce the income base and create an additional savings requirement.
- Reform UK holds 28 of Bradford's 90 council seats, so the 2027/28 budget will require cross-party support.
- Financial improvement remains dependent on Council Tax growth, delivery of substantial savings and continued government support.

East Sussex Moves from Holiday Food Vouchers to Targeted Crisis Support

- East Sussex County Council has ended cohort-wide supermarket vouchers for families receiving benefits-related free school meals during the summer holidays.
- The Household Support Fund ended on 31 March 2026 and was replaced by the three-year Crisis and Resilience Fund (CRF), with a greater focus on financial emergencies, prevention and longer-term resilience.
- Vouchers continued temporarily for Easter and May 2026 at £15 per eligible family per week.
- Around 20,000 children were eligible; estimated take-up was 94% and the transitional vouchers cost approximately £850,000.
- The council says the new government funding framework does not provide for automatic vouchers; Hastings and Rye MP Helena Dollimore argues that ending them was a local political decision.
- Families were notified through schools in April and July, although the change has caused concern among affected households.
- Alternative support includes an expanded Holiday Activities and Food programme, benefits and money advice, community food provision and individually assessed crisis support.
- A new crisis-payment service is not expected to become fully available until September 2026.

East Sussex Moves from Holiday Food Vouchers to Targeted Crisis Support

Revenues and Benefits and financial implications

- Service delivery: support is moving from bulk distribution to individual assessment, triage, income maximisation and referrals between county, district and voluntary-sector services.
- Customer impact: removing predictable vouchers may disadvantage families unable to attend holiday clubs because of location, transport, disability, caring responsibilities or availability.
- Resourcing and backlogs: individual crisis assessments and increased enquiries may shift workload to welfare support, Revenues and Benefits, schools and advice organisations rather than remove it.
- Timeliness: the September launch of the new crisis-payment service creates a potential summer support gap; clear interim routes and urgent-case arrangements are required.
- Performance: compare the reach of replacement support with the previous 20,000-child cohort and 94% voucher take-up; monitor HAF attendance, unmet need, processing times and repeat crises.

East Sussex Moves from Holiday Food Vouchers to Targeted Crisis Support

Revenues and Benefits and financial implications

- Compliance and error: establish clear eligibility rules, data-sharing controls and audit trails; prevent both duplicate awards and vulnerable families being incorrectly excluded.
- Revenue collection: reduced household food support could increase financial pressure, Council Tax arrears, payment-plan requests and demand for Council Tax Reduction or local welfare assistance, although no impact is quantified.
- Financial position: East Sussex will receive £21.1 million of CRF funding over three years, but this must also support housing payments, crisis assistance and resilience work; no net saving from ending summer vouchers is evidenced.
- Actions: provide a single accessible referral route, coordinate with district Revenues and Benefits teams, publicise interim support and publish an equality and outcome assessment of the change.

Essex Reorganisation Faces Judicial Review and Delivery Risk

- Harlow Council has launched a judicial review challenging the Government’s decision to replace Greater Essex’s 15 councils with five unitary authorities.
- Shadow-authority elections are planned for May 2027, with the new councils scheduled to take responsibility for services on 1 April 2028.
- Harlow argues that the decision-making process was rushed, insufficiently evidenced and based on an undeliverable timetable.
- The council says it acted after obtaining extensive legal and professional advice.
- Expert advice commissioned by Harlow reportedly estimates that reorganisation could cost the council tens of millions of pounds.
- Harlow also warns that significant existing work may have to be paused to release capacity for the transition.
- Essex County Council has separately alleged that ministers disregarded officer advice favouring a three-unitary option as the only proposal financially viable within five years.
- Judicial review will examine the lawfulness of the Government’s decision; it does not automatically halt preparations or determine which structure is preferable.

Legal Issues of Note

nsider Data Misuse – Council Worker Sentenced for Unlawful Access

A newly appointed Herefordshire Council employee unlawfully accessed approximately 490 personal records and downloaded 94 documents over four days.

The records concerned family members and other people known to him, including both children and adults.

Information accessed included medical records, social-work reports and child and family assessments.

Concerns about unauthorised access to one referral prompted the council to examine the employee’s wider system activity.

The employee pleaded guilty to unauthorised computer access under section 1 of the Computer Misuse Act 1990.

He received two months’ imprisonment suspended for 12 months, 120 hours’ unpaid work, £2,000 costs and a £154 victim surcharge.

The ICO emphasised that legitimate system access does not permit employees to view information without a genuine work-related purpose.

Other Workshops

VISIONARY NETWORK


VISIONARY NETWORK
STAND 27
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29–30 SEPT 2026
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Your Revenues and Benefits Recruitment Partner

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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)

BSS

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

Payroll Solutions

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

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.

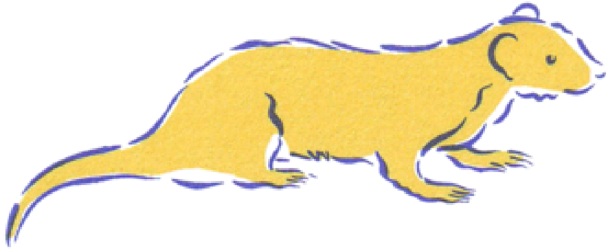
Trustpilot

"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

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:

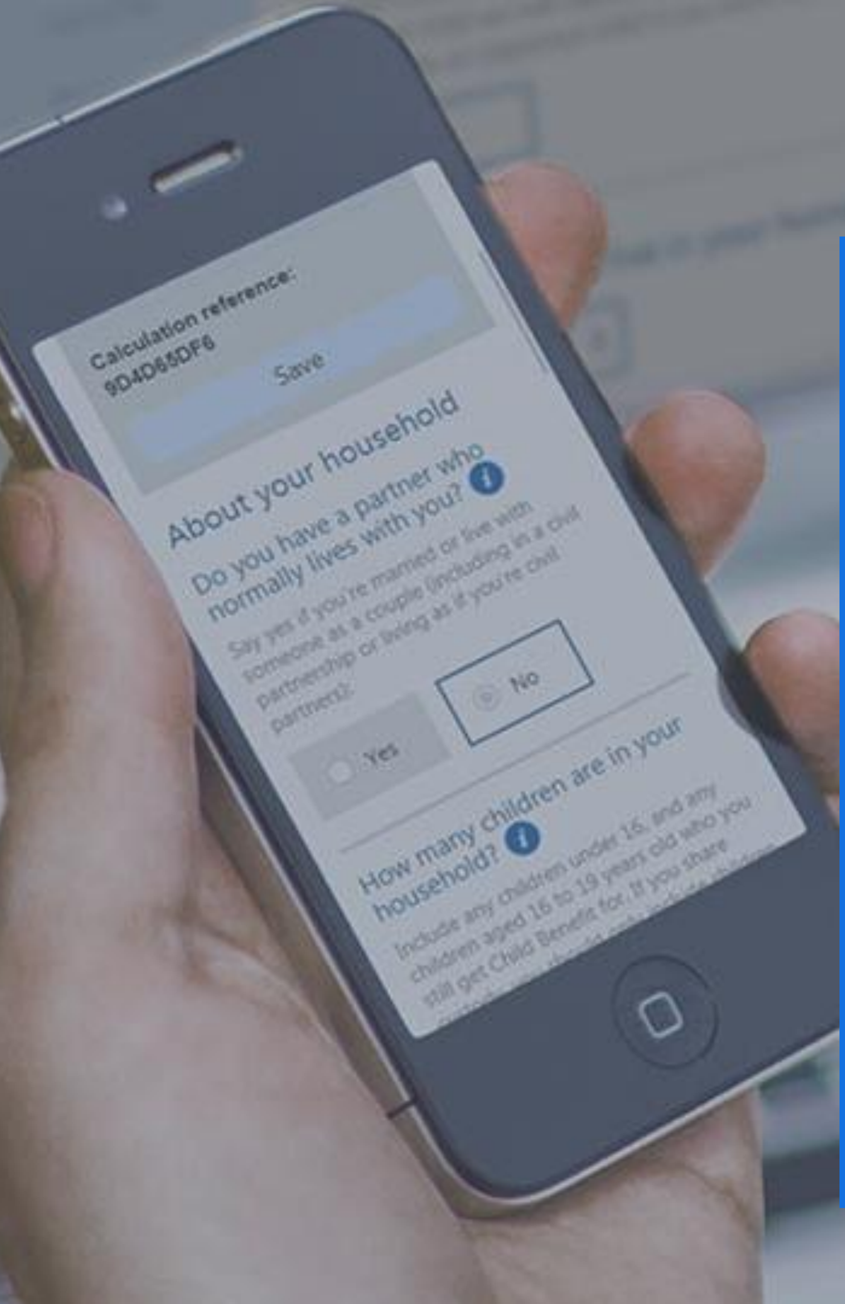
Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.

♦ ♦ ♦ ♦ ♦

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

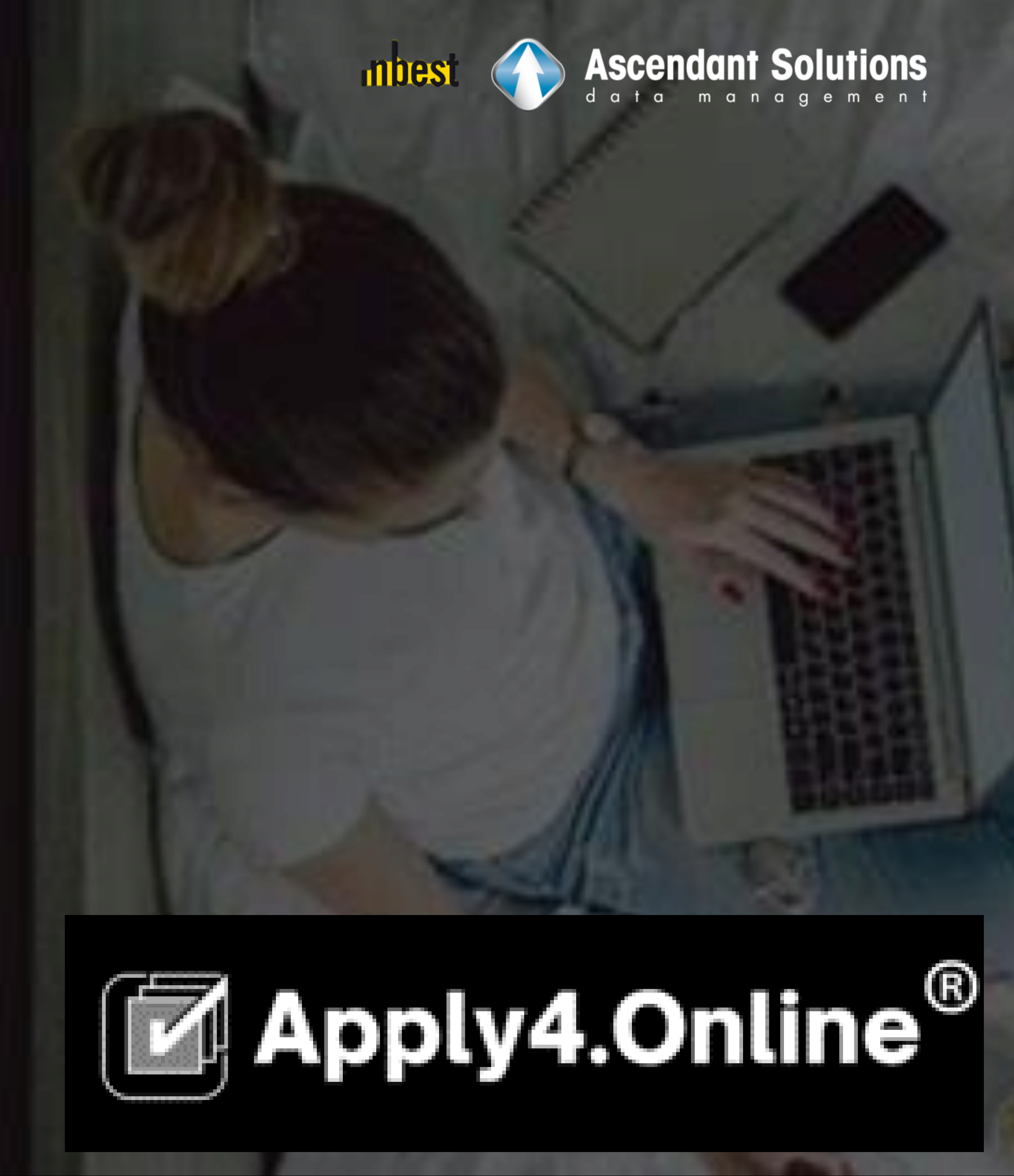
Our mission is to help everyone to access the benefits they're entitled to.

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.



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

Session Information

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

Previous Recordings

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

27 Jul 26
When one council's solution becomes another's cost

VISIONARY NETWORK

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

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Podcasts

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?

Stats & References

VISIONARY NETWORK

About Visionary Network

Visionary 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.