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Revenues and Benefits Discussion Group

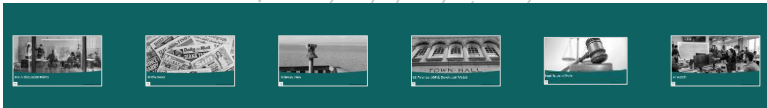
26 October 2026

[Meeting Link](#)



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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, Visionary Network
- Gareth Morgan, Dangos Training & CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Julie Smethurst, Tameside Council
- Ian Savigar, Reading Council
- Kevin Stewart, Visionary Network
- Rachael Walker, Visionary Network & Better Policy
- Bob Wagstaff, Visionary Network
- Liz Whitehead-Davis, Hexagon Housing



Discussion Points

Top Three Things In Your In-tray

DISCUSSION

What are the top 3 things in your in-tray

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

1	2	3

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Council Tax Collection

VISIONARY NETWORK PEOPLE INSIGHT CHANGE

Council Tax Collection, Arrears and Tipping Points

Discussion pack for the Revenues and Benefits Discussion Group

Latest collection rates • the debt backdrop • London borough tipping points • questions for the panel

Why this matters

- Collection rates are slipping
- Arrears are still rising
- Small changes can mean big cash impacts

Visionary Network | 29 October 2024

Budget Wish List

SECTION

Budget wish list



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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.
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Lower risk.**



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about CTR Redesign**



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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



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.



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Malcolm Gardner, Visionary Network Director

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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.

inbest



Designing Defensible CTR Schemes

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

[Play Video](#)



• Valerie Jarrett

Main Discussion Points



Council Tax Collection, Arrears and Tipping Points

Discussion pack for the Revenues and Benefits Discussion Group

Latest collection rates • the debt backdrop •
London borough tipping points • questions for the panel

Why this matters



Collection rates are slipping



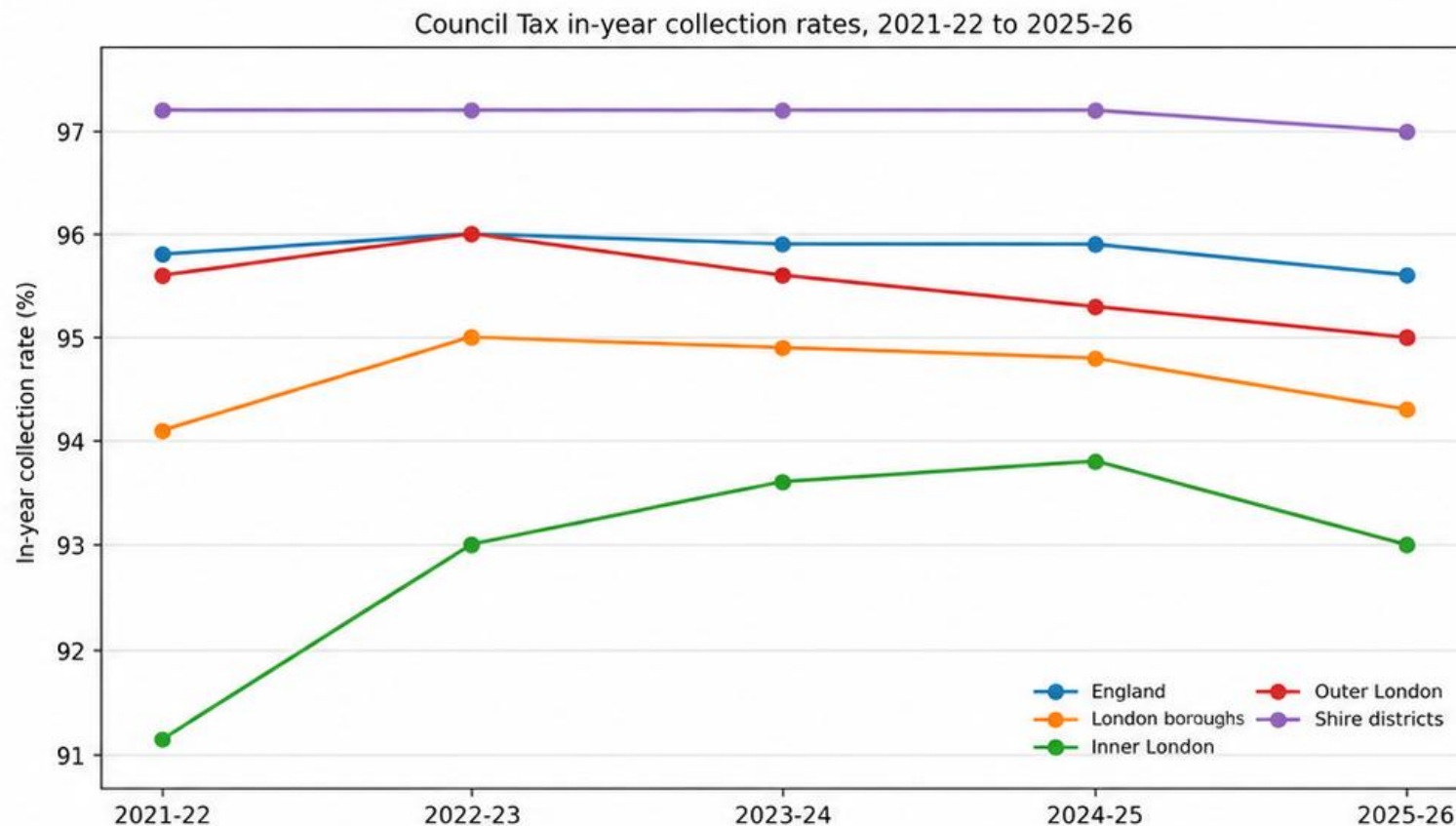
Arrears are still rising



Small changes can mean big cash impacts

Latest collection rates: still high, but slipping

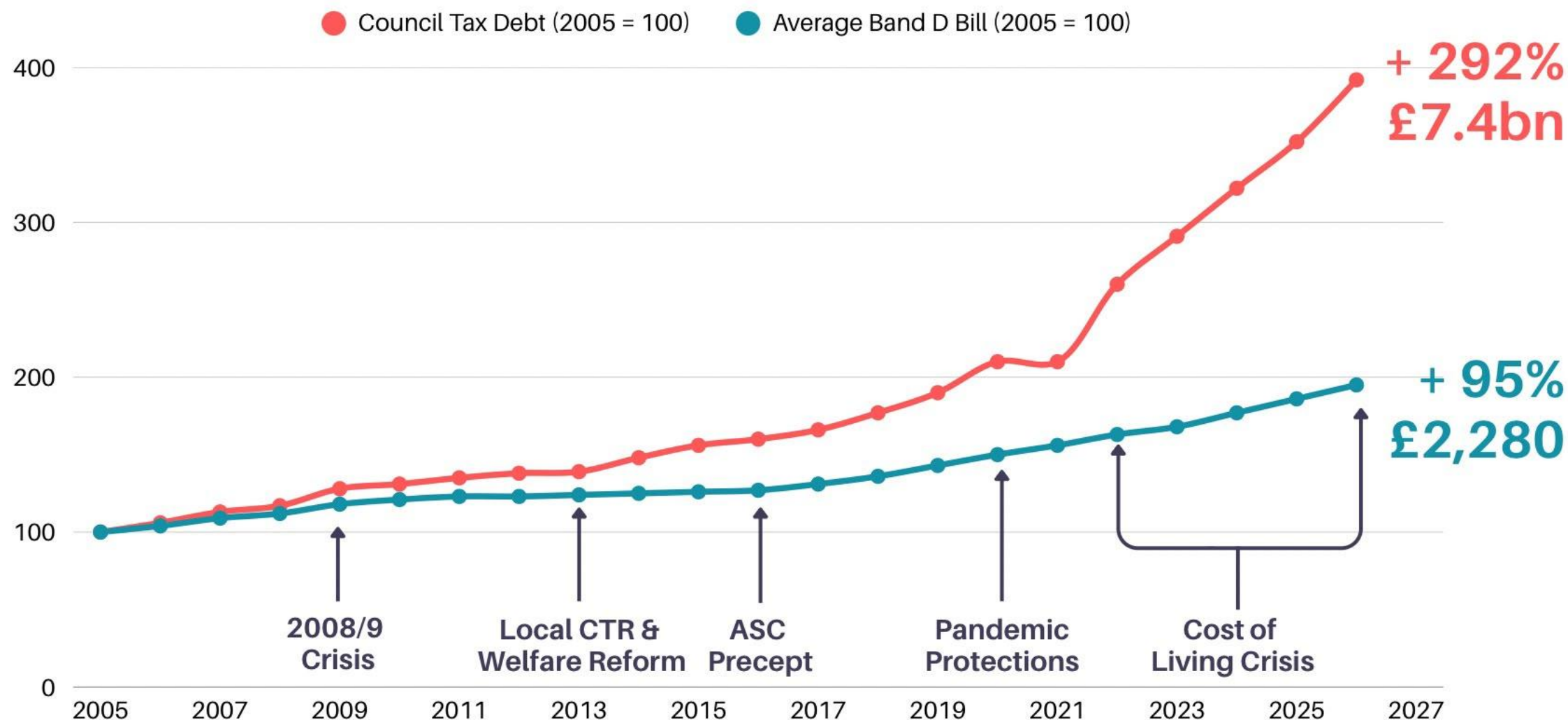
- England's in-year council tax collection rate fell to 95.6% in 2025/26.
- London boroughs fell to 94.3%, with inner London at 93.0% and outer London at 95.0%.
- Shire districts remained strongest at 97.0%.
- England still collected £43.0bn in-year, but around £2.0bn of 2025/26 council tax was not collected by 31 March.
- The issue is not collapse — it is direction of travel.



Discussion

Is the service being judged on a headline number that is starting to turn?

Council Tax debt has increased far faster than Council Tax bills



Why is collection getting harder?



Affordability squeeze

Food, fuel, rent and borrowing costs still bite.



Local CTR and welfare reform

More residents face partial liability.



Housing pressure

Private rents and temporary accommodation squeeze budgets.



Low resilience

Many households are one shock away from arrears.



Post-pandemic hangover

Historic debt has not washed out.



Vulnerability and complexity

Mental health, disability and chaotic lives affect payment patterns.



**Each factor on its own is manageable.
Together they create drag in-year and growth in arrears.**



DISCUSSION

Which of these is biting hardest in your authority?

A London borough lens

- The average London borough collection rate was 94.3% in 2025/26.
- Inner London was lower at 93.0%; outer London was 95.0%.
- A borough can still look operationally competent while arrears and pressure quietly build underneath.
- Low Band D levels do not remove risk; London also brings churn, renting, inequality and complex debt profiles.
- The service often feels the pressure long before members see the annual outturn.



Anonymised borough thinking

In one London borough style model, the real question is not simply this year's collection rate. It is when shrinking resilience, repeat default, higher recovery workloads and growing arrears begin to reinforce one another.



DISCUSSION POINT

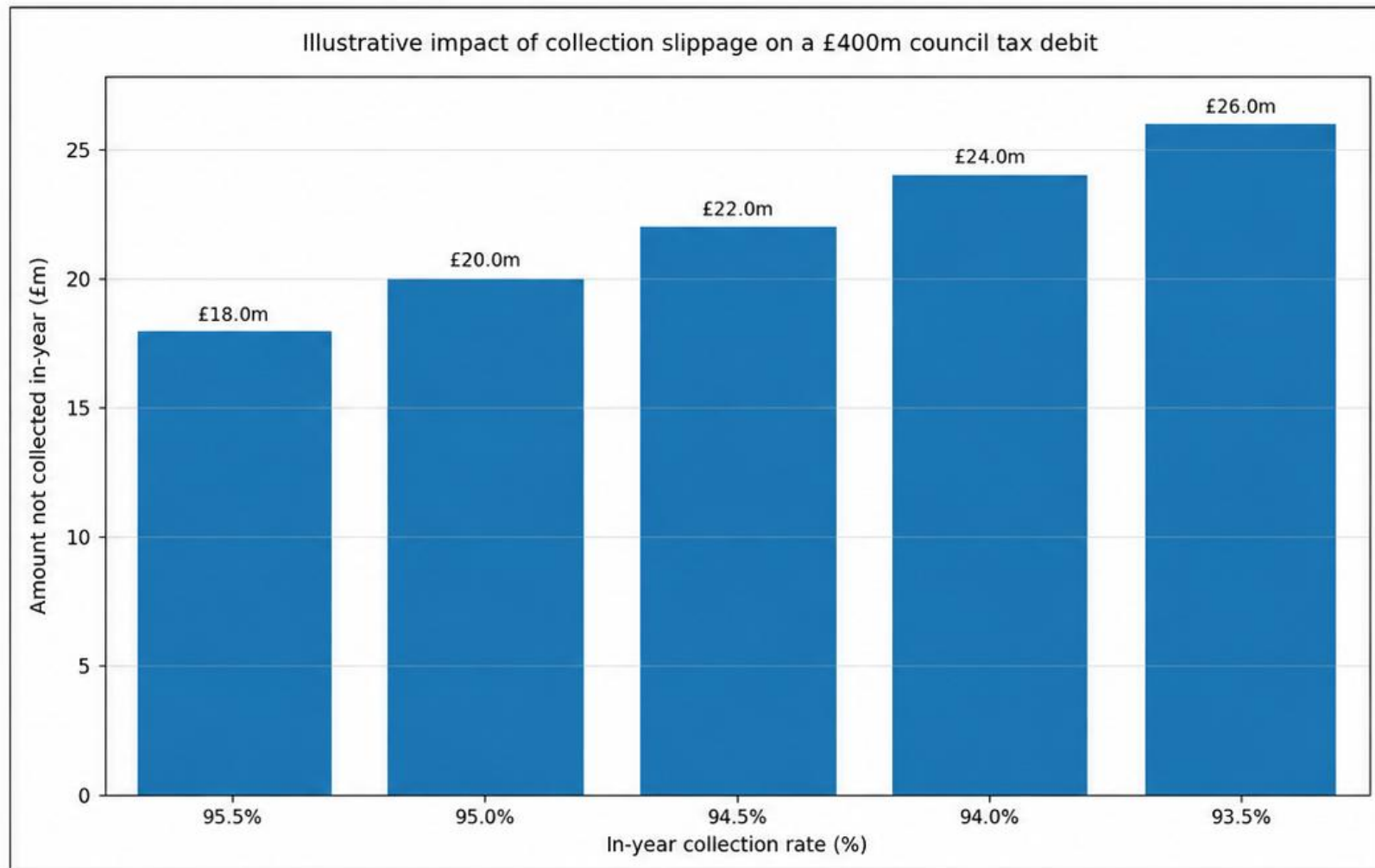
Do London conditions require a different collections strategy?

Tipping points: what happens when a borough slips?

- Illustrative council tax debit: £400m.
- At 95.5% collection, around £18m is not collected in-year.
- At 94.5%, that becomes about £22m.
- At 93.5%, it becomes about £26m.
- A 1 percentage point fall can mean roughly £4m more to chase, fund or provide for.
- The financial impact compounds when arrears, bad debt, recovery workload and hardship demand all move together.

DISCUSSION POINT

At what point does a collection dip become a corporate finance issue?



Illustrative London borough sensitivity model.

Are we measuring the right things?

What we usually track



In-year collection rate



Summonses issued



Cases passed to enforcement



Amount billed



Month-end cash position

What we also need to understand



Arrears growth



Repeat default



Payment sustainability



Resident vulnerability



CTS take-up and adequacy



Recovery cost versus yield



Downstream demand on other services



The strategic issue is not only how much was collected, but what sort of debt is building and who is carrying it.



DISCUSSION

Do we really know who cannot pay, who will not pay, and who is one shock away from falling over?

Collection, enforcement and the wider debt picture

- Debt Justice argues that bailiff-led recovery can deepen hardship and may be self-defeating.
- Government policy now puts more emphasis on vulnerability, ability to pay and tighter standards for enforcement agents.
- Councils still need tools for deliberate non-payment — but the hard task is separating this from inability to pay.
- Poorly targeted enforcement can generate complaints, mental health strain and demand in other services.
- The real test is sustainable collection, not just sharper short-term pressure.

The tension



How do we stay firm on collection without pushing residents further into crisis?

What should councils do before the cliff edge?



Spot risk earlier

Use richer data to identify likely non-payment sooner.



Segment better

Distinguish affordability stress from refusal to engage.



Strengthen support

Link collection with CTR, hardship and welfare advice.



Target intelligently

Focus stronger action on those who can pay.



Model scenarios

Understand the tipping points, not just last year's outturn.



See the whole debt picture

Build a wider view of household debt, resilience and payment capacity.



The opportunity is smarter, earlier and more proportionate intervention.



DISCUSSION QUESTION

How much do we really know about resident resilience in our area?

Questions for the panel

- 1 | Are the latest collection rates a wobble, or a structural shift?
- 2 | Is your biggest challenge affordability, process, politics, or something else?
- 3 | How close are you to a tipping point on arrears, bad debt and recovery workload?
- 4 | What one change would most improve sustainable collection in your authority?
- 5 | Should councils treat council tax debt as a vulnerability signal as well as a collection issue?
- 6 | If bills keep rising faster than resident resilience, is the wider model itself under strain?

And if that is true, what should Revenues and Benefits be doing differently now?

SECTION

Budget wish list



Three things you want from the Budget

Imagine the Chancellor asks you for just three announcements. What would they be?

01

For households

What change would make the biggest difference to people struggling to pay?

02

For local authorities

What would put council finances and service delivery on a more sustainable footing?

03

For the system

What one structural reform would make taxation, welfare or debt recovery fairer?

You cannot have everything

Choose your three — then tell us what you would fund, change or give up.

Which announcement is your number one priority — and why?

?

Who benefits — and who pays?

What are the distributional consequences for residents, councils and the Exchequer?

?

What would success look like by next year?

What evidence would show a difference in hardship, arrears, collection or service resilience?

NEXT WEEK

Budget Review

*Either it will be the dulllest budget ever or it will be wild and sexy.
I suspect more likely the former.*

DISCUSSION

What are the top 3 things in your in-tray

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

1

2

3



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CTR Rewrite for Councils

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Why councils choose CTR Rewrite

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What the service helps you do

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-  Reflect annual uprating and policy changes
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-  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
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Bristol City Council Case Study



In the news

Council tax arrears reach a record £7.4bn

- Council tax arrears in England reached about £7.4bn at 31 March 2026, up roughly £800m in a year.
- About £2.2bn of council tax billed in 2025/26 was unpaid, around 16% more than the previous year.
- The national collection rate was 95.6%, its lowest level in five years, as household affordability remained under pressure.
- From next year councils are expected to wait longer before formal recovery and liability-order administration fees will be capped.



Implications for Revenues and Benefits

- Service: review early-contact, affordability and vulnerability routes before accounts reach formal recovery.
- Financial position: higher arrears increase cash-flow, bad-debt and recovery pressure; local exposure will vary with taxbase and collection.

SO WHAT?

A record arrears balance makes collection strategy a financial-resilience issue, not simply a recovery process.

Fraud investigation dispute highlights governance risk

- Medway Council has asked for an independent review of how a long-running police fraud investigation into a council-owned company was handled.
- The investigation concerned allegations about Medway Commercial Group, a local authority trading company established in 2015.
- The police investigation was closed in 2025 after seven years, with concerns raised about evidence availability and the prospects of prosecution.
- The council says delays and information-handling issues may also have reduced its ability to pursue civil recovery.



Implications for Revenues and Benefits

- Service: preserve evidence, document referrals and escalation, and define responsibility when suspected fraud involves council companies or partners.
- Financial position: delay can weaken both criminal and civil recovery options; the source does not quantify any recoverable loss.

SO WHAT?

Good counter-fraud governance starts with evidence preservation and clear ownership before memories and records disappear.

Welfare spending may keep rising before reforms save money

- Government welfare spending is still projected to rise towards the end of the decade despite planned benefit and employment reforms.
- New employment and health support is expected to cost more in the near term than benefit reductions save.
- Major reforms are being shaped by the Milburn and Timms reviews, with fiscal scoring expected at a future Spending Review.
- Current projections put total welfare spending at more than £400bn by 2030, before the final reform package is fully scored.



Department
for Work &
Pensions

Implications for Revenues and Benefits

- Service: expect continued advice, hardship and employment-support demand while policy changes are designed and implemented.
- Financial position: near-term welfare savings are not a local-government funding solution; changes may shift pressure into CTR, DHP and local welfare.

SO WHAT?

National reform can increase local workload before it produces any national saving.

Higher mortgage rates are changing buyer behaviour

- Average asking prices rose by 1.0% in October, below the usual seasonal increase for the month.
- Higher mortgage rates are beginning to constrain what buyers can afford, including in previously more resilient lower-price markets.
- Energy-driven inflation and expectations for interest rates are feeding directly into housing affordability.
- The effect is showing first in the type and location of property buyers are willing or able to purchase.



Implications for Revenues and Benefits

- Service: mortgage stress can feed into council tax arrears, homelessness prevention and local welfare demand even among working households.
- Financial position: slower transactions and affordability pressure may affect local economic activity, but no direct council revenue effect is quantified.

SO WHAT?

Housing affordability pressure is widening beyond renters and lower-income households.

Housing support falls short of rent for most claimants

- Private rents in England and Wales have risen by about 20% over three years.
- An estimated 58% of private-renting households receiving housing support across Great Britain do not receive enough to cover their rent.
- The number facing a shortfall has risen by almost 300,000 since Local Housing Allowance rates were last increased in May 2024.
- Advice services report people moving away from work or accepting larger rent gaps simply to remain close to employment.



Department
for Work &
Pensions

Implications for Revenues and Benefits

- Service: expect higher demand for DHP, homelessness prevention, budgeting advice and joined-up rent and council tax support.
- Financial position: persistent rent gaps can increase local discretionary support and temporary-accommodation pressure; no council-wide cost is quantified.

SO WHAT?

A frozen housing allowance can turn a national benefit gap into a local homelessness and collection problem.

Universal Credit case highlights capital declarations

- A 53-year-old Kendal woman has been accused of falsely claiming Universal Credit by declaring that she had no assets.
- The report concerns a criminal allegation only; guilt has not been established.
- Universal Credit is means-tested, so savings and other capital can materially affect entitlement.
- The case underlines the importance of accurate declarations, evidence and proportionate investigation where capital information conflicts.



Department
for Work &
Pensions

Implications for Revenues and Benefits

- Service: where lawful, reconcile relevant capital information across benefit and local-support processes and keep a clear evidential trail.
- Financial position: no local loss value is stated; potential overpayments depend on the facts and outcome of the case.

SO WHAT?

Verify and evidence suspected discrepancies, but do not turn an allegation into a finding.

Birmingham data links welfare growth to weak employment

- TaxPayers' Alliance analysis puts spending on six main benefits in Birmingham Perry Barr at about £500m in the year to March.
- Using the constituency population, that equates to around £3,991 per resident.
- Benefit spending in several Birmingham constituencies has risen by about 37% in just over two years.
- Perry Barr was reported to have 79.8% of Universal Credit claimants aged 20–29 out of work, alongside widespread concern about job availability.

Implications for Revenues and Benefits

- Service: link welfare, CTR and debt conversations more closely to employment, skills, health and youth-support routes.
- Financial position: the figures are national benefit spending, not council expenditure; local pressure may appear through hardship, arrears and support demand.

SO WHAT?

High benefit spending is also a labour-market and opportunity problem, not simply a welfare-budget statistic.



Milburn calls for welfare savings to fund youth support

- Alan Milburn argues that welfare spending should be redirected into more intensive employment and health support for young people.
- His review identifies nearly one million 18–24 year-olds outside employment, education or training.
- Around 60% of young people classed as NEET are reported never to have had a job.
- The Government has announced a £100m local apprenticeship service as an early part of the response, with the final review still to come.



Implications for Revenues and Benefits

- Service: strengthen referral routes from R&B and local welfare into youth employment, apprenticeships, health and skills support.
- Financial position: successful employment support could reduce longer-term hardship, but there is no evidenced local saving at this stage.

SO WHAT?

The policy choice is whether to spend later on inactivity or invest earlier in routes into work.

New local Universal Credit poverty data is coming

- DWP will publish new Universal Credit Low Income statistics from 17 November 2026 using administrative UC data.
- The measures will estimate the number of UC adults and children in poverty as a share of the UC caseload.
- For children under 16, figures will also be shown as a share of the wider child population.
- Data will be available for Great Britain and broken down to country, region, local authority and Westminster constituency.



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Implications for Revenues and Benefits

- Service: use the new local data alongside CTR, arrears and local-welfare intelligence to identify places where support and take-up work should be targeted.
- Financial position: better targeting may improve prevention and take-up work, but the statistical release itself creates no new funding.

SO WHAT?

For the first time, UC administrative data should give councils a much sharper local poverty lens.

Serious offenders in hospital will lose benefits

- New regulations will remove benefit entitlement from specified serious offenders detained in hospital under a court Hospital Order.
- The policy is intended to end what the Government describes as double provision where accommodation and living costs are already met by the NHS.
- The measure covers a defined group of serious violent and sexual offences and is expected to affect hundreds of people.
- Implementation is expected from early 2027, with national savings forecast in the tens of millions of pounds each year.



Department
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Pensions

Implications for Revenues and Benefits

- Service: ensure local support assessments recognise changes in benefit income and avoid relying on out-of-date award information.
- Financial position: savings accrue nationally; any local CTR or support effect will depend on the claimant's liability and local scheme rules.

SO WHAT?

Even small national claimant groups can create local assessment and data-matching issues.

The two-child limit has ended

- From 6 April 2026 Universal Credit can include a child element for every eligible child rather than being limited to the first two.
- Updated guidance now reflects the removal of the two-child restriction from the current benefit system.
- Families previously restricted by the limit can therefore receive a higher Universal Credit award where the remaining conditions are met.
- The change alters household income used in some locally designed Council Tax Reduction calculations.



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Pensions

Implications for Revenues and Benefits

- Service: check CTR scheme interfaces, income calculations, data feeds and customer communications for families whose UC has increased.
- Financial position: the local CTR effect depends on scheme design: higher UC can change means-tested awards and the council's scheme cost.

SO WHAT?

A national UC increase does not flow neutrally through every local Council Tax Reduction scheme.

Billions of pounds of support still goes unclaimed

- In 2024/25, 62% of pensioner families entitled to Pension Credit claimed it; up to 900,000 entitled families did not.
- Up to £2.4bn of available Pension Credit and £1.3bn of pensioner Housing Benefit went unclaimed.
- For working-age UC or equivalent benefits, 72% of entitled families claimed and up to 2.6 million families did not.
- Up to £12.7bn of UC or equivalent entitlement went unclaimed; the new working-age estimate is an Official Statistic in Development.



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Pensions

Implications for Revenues and Benefits

- Service: take-up campaigns should join Pension Credit, pensioner HB, UC, CTR and local welfare rather than treating each entitlement separately.
- Financial position: higher take-up can increase local CTR or support costs but can also improve household income, payment resilience and prevention outcomes.

SO WHAT?

Non-take-up remains large enough to be a core welfare strategy issue, not a marginal communications problem.

WorkWell pilots show the challenge of integrated support

- WorkWell is being tested in 15 integrated care board areas to help people with health conditions remain in or return to work.
- Early evaluation covered 5,661 participants in 12 sites; mental health was the most common primary health barrier.
- Referrals came mainly from Jobcentres, self-referral and primary care, with large differences in volume and pathways between areas.
- Rapid mobilisation was hindered in places by data governance, fixed-term staffing, demand imbalances and uncertainty over payment by results.



Department
for Work &
Pensions

Implications for Revenues and Benefits

- Service: R&B teams can be an effective referral point but need clear consent, data-sharing and hand-off arrangements with employment and health partners.
- Financial position: the early evaluation does not yet evidence cashable savings or employment impacts, so benefits should not be assumed in budgets.

SO WHAT?

Integrated support succeeds or fails on referral routes, data governance and capacity as much as programme design.

MPs want help before the next pension-age decision

- The State Pension age Review is due by March 2029, but MPs have warned that people approaching pension age are struggling now.
- The Work and Pensions Committee proposed additional Universal Credit support for people unable to work as they approach State Pension age.
- The Government says it will consider a wider range of options alongside the statutory review rather than commit to an immediate uplift.
- DWP also confirmed that a wider Universal Credit data share with local authorities has moved into delivery, with testing planned from 2027.



Department
for Work &
Pensions

Implications for Revenues and Benefits

- Service: identify pre-pension-age residents facing ill-health, caring and income gaps and connect UC, CTR, employment and advice support.
- Financial position: greater working-age support could affect local CTR caseload and hardship demand, but no funded local change has been agreed.

SO WHAT?

Waiting for a 2029 pension-age decision does not solve the income gap faced by some people today.

Welsh council tax revaluation may be deferred

- The Welsh Government proposes delaying the planned 2028 council tax revaluation until the next Senedd term.
- Current Welsh council tax bands are still based on 2003 property values.
- Previous modelling suggested around a quarter of households could pay more, a quarter less and about half see little change after revaluation.
- The IFS has criticised deferral because equally valuable homes can continue to face different bills under outdated valuations.



Llywodraeth Cymru
Welsh Government

Implications for Revenues and Benefits

- Service: Welsh billing teams should retain readiness for revaluation while planning systems, communications and staffing against a delayed timetable.
- Financial position: deferral postpones transition and relief costs but also delays redistribution of liabilities; final legislation and timing remain uncertain.

SO WHAT?

Delay removes an immediate implementation deadline, not the underlying fairness problem.

Budget to add £1bn for social and affordable housing

- More than £1bn is expected for social and affordable housing in England, taking the 10-year homes programme above £40bn.
- An initial £285m of transitional funding is planned next year for mayors and local leaders, including areas without strategic authorities.
- The Government also plans to co-design a £1.5bn borrowing facility from 2028 for homes, high streets and transport.
- Councils are expected to gain access to preferential government borrowing to support housebuilding and local investment.

Implications for Revenues and Benefits

- Service: housing growth affects taxbase, homelessness, HB and local welfare planning; R&B should be involved in place-based modelling early.
- Financial position: new capital capacity may support growth, but the story does not identify additional revenue funding for ongoing council services.

SO WHAT?

More local borrowing power can unlock homes, but it also creates future service and taxbase consequences.



HM Treasury



Ministry of Housing,
Communities &
Local Government

New first-time buyer scheme will use income caps

- Households are expected to need income below £110,000 to qualify, rising to £140,000 for homes bought in London.
- The Your First Home scheme would provide government-backed equity loans worth 20% of participating new-build properties in England.
- The loans would have an initial interest-free period and could allow purchases with deposits as low as 2.5%.
- The scheme is intended to target support more tightly than previous Help to Buy arrangements while also supporting new-build demand.

Implications for Revenues and Benefits

- Service: there is no direct R&B delivery role, but housing advice and affordability teams should understand how the scheme interacts with household budgets.
- Financial position: funding is expected from existing government budgets; no direct local-government cost or revenue gain is identified.

SO WHAT?

The policy aims to support access to ownership without repeating an unrestricted demand subsidy.

Luxury property tax receipts fall after market slowdown

- Knight Frank analysis estimates a £541m Stamp Duty shortfall from high-end property transactions after the October 2024 tax changes.
- Sales above £5m in England were reported to fall 14%, from 2,569 to 2,208, across the 18-month before-and-after comparison.
- The analysis links weaker activity to the higher additional-property surcharge and wider changes affecting internationally mobile wealth.
- The separate High Value Council Tax Surcharge is due from April 2028 on English homes valued at £2m or more, with annual charges from £2,500 to £7,500.

Implications for Revenues and Benefits

- Service: local taxation teams need early work on property identification, liability, billing, exemptions, customer contact and dispute handling for the 2028 surcharge.
- Financial position: transaction-tax losses accrue to the Exchequer; the council-tax surcharge may create local administration and collection implications not quantified here.

SO WHAT?

Property taxes change behaviour: revenue forecasts need to allow for transactions, valuation boundaries and avoidance responses.



Inflation and borrowing rise ahead of the Budget

- CPI inflation rose to 3.5% in September from 3.1% in August, the highest rate since October 2025.
- Government borrowing was £24.5bn in September and borrowing for the financial year to date was £6bn above the OBR forecast.
- Petrol rose by 8.2p a litre between August and September to 169.5p; diesel reached 192.5p a litre.
- September CPI is the benchmark for uprating several benefits next April, while the state pension is expected to rise by 3.9% under the triple lock.



Implications for Revenues and Benefits

- Service: build current inflation and benefit-uprating assumptions into affordability, recovery, CTR and customer-support planning.
- Financial position: higher household costs can weaken collection while benefit and pension uprating changes income used in local means tests.

SO WHAT?

The same inflation number affects household bills, public borrowing and next year's benefit calculations.

Westminster plans 520 job cuts to close its funding gap

- Westminster plans to remove 520 of 3,720 posts, with a high proportion of reductions in managerial and senior grades.
- The restructure is expected to save £29m next year, alongside a further £16m sought from contracts and property arrangements.
- The council estimates a £160m budget gap by 2029 as grant falls, costs rise and service demand increases.
- Government grant is expected to fall from £219m in 2025/26 to £119m over the funding transition; council tax rises are described as inevitable.



Implications for Revenues and Benefits

- Service: protect billing, collection, benefits and customer capacity during restructuring and test whether AI or digital changes really remove workload.
- Financial position: large recurring savings and grant loss create pressure on council tax and service levels; the final 2027/28 tax rate is not yet set.

SO WHAT?

A leaner organisation only works if cuts remove cost without moving failure into backlogs, complaints and lost collection.

Bank card images created an avoidable data risk

- Manchester City Council auditors found images of residents' bank cards had been retained in internal communications channels for verification.
- The audit described the practice as a critical and avoidable data-security risk and recommended that the images be removed.
- The council said there was no evidence of unauthorised access and that all remaining records were subsequently deleted.
- The material had been visible to a wider group of social workers, support staff and finance officers than was necessary for the payment task.



MANCHESTER
CITY COUNCIL

Implications for Revenues and Benefits

- Service: do not store full card images in general collaboration tools; redesign verification around data minimisation, restricted access and retention controls.
- Financial position: no breach loss is reported, but weak payment-data handling creates avoidable regulatory, fraud and remediation exposure.

SO WHAT?

Convenient evidence storage can become a security failure when access and retention are wider than the purpose requires.

Quote of the Week

It is a way to take people's wealth from them without having to openly raise taxes. Inflation is the most universal tax of all.

— Thomas Sowell

Thomas Sowell is an American economist, social theorist and senior fellow at the Hoover Institution, best known for his writings on economic policy, race, education and social issues from a free-market perspective. A prolific author of more than 40 books, he is noted for making complex economic ideas accessible to general audiences and for his influential contributions to public debate.





VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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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.**

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**Talk to Visionary Network
about CRF**



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VISIONARY NETWORK
The Independent Local Tax and Welfare Network

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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.



LG Finance, LGR & Devolution Watch

LGR pause will not stop the devolution timetable

- Ministers say local government reorganisation and devolution are separate programmes and should not be treated as one timetable.
- The Government remains committed to full devolution coverage across England by the end of 2028.
- Unitary local government can support strategic authorities but is not generally a prerequisite for devolution.
- Legal challenges to reorganisation decisions continue, leaving some councils planning against more than one structural outcome.

Implications for Revenues and Benefits

- Service: keep separate operational plans for LGR, devolution and business-as-usual billing rather than assuming one programme will wait for another.
- Financial position: parallel programmes can increase programme, legal, ICT and transition costs before the final structure is known.

SO WHAT?

A pause in one reform programme is not a pause in the wider redesign of local government.



Ministry of Housing,
Communities &
Local Government

Four London councils challenge funding reforms

- Westminster, Wandsworth, Kensington and Chelsea and Richmond have used the Sustainable Communities Act to challenge funding reforms.
- The councils argue that Fair Funding Formula 2.0 removes hundreds of millions of pounds from their budgets over the transition period.
- Illustrative losses include £84m a year for Wandsworth by 2029 and a £160m budget gap for Westminster by 2029.
- The challenge focuses on transition, local costs, service demand and whether the revised formula fairly reflects need and tax-raising capacity.

Implications for Revenues and Benefits

- Service: prepare for workforce, digital and customer-service changes while maintaining billing, collection and support performance.
- Financial position: large grant reductions increase pressure for savings and council tax rises, although the final local impact depends on settlements and transition.

SO WHAT?

Funding reform is moving directly into decisions about staffing, council tax and service standards.



Heart of Wessex proposal keeps councils separate

- Dorset, Somerset and Wiltshire have proposed a Mayoral Combined Authority for a Heart of Wessex region of about 1.5 million people.
- The councils stress that this is devolution, not a merger: each authority would remain separate with its existing responsibilities.
- The proposal seeks devolved powers, stronger long-term investment and additional private-sector investment.
- Formal resident consultation would follow once an outline deal is agreed; BCP and Swindon remain invited to join.



Implications for Revenues and Benefits

- Service: R&B delivery remains with the existing councils, but teams may contribute data on households, taxbase, skills and inclusive growth.
- Financial position: a combined authority could bring investment capacity, but no direct change to council tax or welfare funding is specified.

SO WHAT?

Devolution can reshape strategic funding without changing who sends the council tax bill.

Nottinghamshire issues judicial review claim over LGR

- Nottinghamshire County Council has issued a judicial review claim challenging the Government's reorganisation decision-making process.
- The proposed model would replace existing councils with two unitaries, including an expanded Greater Nottingham authority.
- The Government paused the plans in September after receiving new legal advice, but the original decision was not withdrawn.
- The county says it wants a clear explanation of the evidence and process used to reach the proposed boundaries.



Implications for Revenues and Benefits

- Service: continue scenario planning for taxbase, CTR harmonisation, systems, data migration, staffing and customer routing across alternative boundaries.
- Financial position: legal and programme uncertainty increases transition cost and can delay investment decisions; no local total is stated.

SO WHAT?

A paused decision can still create live legal deadlines and operational uncertainty.



AI Watch

Opaque AI can obstruct judicial review

- Public Law Project says people are often not told when automated tools have influenced a public-body decision.
- Existing transparency, freedom of information and data-protection routes can be too fragmented or slow for an effective challenge.
- Its research found only one of 125 public-body AI reports linked to an Equality Impact Assessment.
- Recommendations include statutory algorithmic transparency and a legal duty to explain when and how automated systems are used.



Public Law Project

Implications for Revenues and Benefits

- Service: AI used in taxation or welfare needs a named owner, clear audit trail, equality testing, human review and an accessible challenge route.
- Financial position: poorly governed AI can create complaint, litigation, remediation and redress costs that erase expected efficiencies.

SO WHAT?

If a resident cannot understand how a decision was made, the authority may struggle to defend it.

Public sector leaders are unsure about AI compliance

- Research with more than 100 public-sector leaders found nearly half were not confident, or were unsure, about meeting AI legal requirements.
- Only 9% described themselves as very confident about compliance.
- Main barriers included skills and capacity, legacy systems, governance and assurance, regulatory uncertainty and data integration.
- Top compliance concerns included data governance, explainability, bias, accountability, safety and cyber security.

Implications for Revenues and Benefits

- Service: document purpose, data sources, bias testing, human oversight, challenge routes and audit evidence before deploying AI in live R&B work.
- Financial position: weak assurance creates a risk of duplicated procurement, failed pilots, remediation and legal costs rather than sustainable savings.

SO WHAT?

AI readiness is as much a governance and skills problem as a technology problem.

Critical PHP flaws require urgent patching

- Emergency PHP updates have been issued for two critical vulnerabilities that can enable unauthenticated remote code execution.
- Exploit attempts have been observed in the wild and all PHP web-serving installations may be affected, with some configurations at higher risk.
- Updated releases include PHP 8.5.12, 8.4.27, 8.3.36 and 8.2.35.
- Administrators are advised to patch immediately and isolate or take systems offline where a vulnerable installation cannot be secured.



Implications for Revenues and Benefits

- Service: identify R&B portals, forms and supplier products that rely on PHP and require evidence of patching or compensating controls.
- Financial position: an outage may interrupt payments, claims and customer contact; a compromise can create much larger recovery and breach costs.

SO WHAT?

Third-party web technology is part of the service risk register even when the council does not manage the code itself.



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
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Expert partners in local tax and revenues.

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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Legal Issues of Note

Dormant test account led to a major data breach

- The ICO reprimanded Data Cymru and Ogi Networks after a ransomware attack exposed data relating to around 3,300 people, mainly children.
- The attack exploited a 12-year-old test account protected by a weak password; 182.7GB was encrypted and 42GB was exfiltrated.
- Failures included unclear supplier responsibilities, inadequate processor arrangements and weak review of dormant accounts.
- The case shows that historic test credentials and poorly governed suppliers can become live attack routes years later.

Implications for Revenues and Benefits

- Service: review privileged and dormant accounts, processor contracts, password controls, supplier assurance and incident-testing across R&B systems.
- Financial position: cyber incidents can create recovery, legal, service-continuity and regulatory costs even where the initial weakness looks minor.

SO WHAT?

A forgotten test account can be as dangerous as an unpatched production system.

Court of Appeal closes the “box-shifting” loophole

- The Court of Appeal ruled that placing redundant or worthless boxes in empty premises solely to obtain rates relief is not rateable occupation.
- The decision overturns the earlier POLL v Trafford approach to pure rates-mitigation occupation schemes.
- The scheme had used temporary occupation to reset empty-property relief; the operator said it had saved clients more than £500m.
- MHCLG has told billing authorities to review box-shifting and similar schemes and withdraw relief where the occupation is not genuine.

Implications for Revenues and Benefits

- Service: business rates teams should identify affected hereditaments, review evidence of occupation and update avoidance and appeal procedures.
- Financial position: withdrawal of inappropriate relief can protect the business-rates yield; the City of London estimated variants cost it £35m a year.

SO WHAT?

Occupation needs real value or utility: moving boxes solely to create relief no longer passes the test.



Ministry of Housing,
Communities &
Local Government





Other Workshops

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CEO
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**Mark
Thomas**

Operations
Co-Founder



**Chris
Sharratt**

Talent Partner



**Leanne
Carey**

Contracts Manager



"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



Senior Benefits Officer (NEC)



8 weeks initially | £26 per hour (umbrella) | Remote

- Process and maintain all types of Benefit and Support Claims received
- Manage information received from customers and external agencies and input to processing systems
- Use data received from customers and external agencies to make decisions on complex benefit cases
- Identify cases where discretion is required to be exercised
- Identify cases where there is suspicion of fraud and refers such cases to the Single Fraud Investigation Service for action
- Keep up to date with legislation via training provided
- Ensure claims are assessed accurately to ensure subsidy is maximised
- Assist customers by correspondence, telephone and face to face
- Signpost vulnerable customers as appropriate

What we're looking for:

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

- Great working experience of NEC(Nortgate)
- Experience of Housing Benefit & Council Tax Support Assessments at a senior level

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

NEC Citizens Access Project Officer



3 Months | £35 per hour (umbrella) | Remote

Our client based in Wales is seeking an experienced Revenues & Benefits Systems Officer to implement CAB, CAR & CAASI on the NEC(Northgate) database.

The role can be offered on a fully remote basis.

What we're looking for:

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

- Experience of (Northgate) NEC systems administration
- Experience of setting up Citizens Access to include CAB, CAR & CAASI

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

Business Rates & BID Project Officer (MRI)



4 weeks | £27 per hour (umbrella) | Remote

The purpose of this role is to do a detailed analysis of 220 Business Improvement District accounts and establish why the levy has not been paid, encourage payment and prepare a pre-summons list in preparation for court action for businesses who won't pay.

This is a time sensitive, politically sensitive piece of work. For more details, contact Ben Moreton on 0204 529 1139 or via ben@businesssmartsolutions.co.uk.

This role is offered on a fully remote basis.

What we're looking for:

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

- Experience of MRI (Academy) software, specifically BIDs and the IMAN debtors module
- Experience of BID's (Business Improvement District) administration, billing & recovery

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

Financial Control and Reconciliation Officer (NEC)



Permanent | £25,405pa | Remote

Our client's Revenues Team provide the financial control function for 4 local authorities contracts on the NEC system. Specifically, this relates to the financial reporting and reconciliations service for Council Tax, Business Rates and Housing benefits.

The main objective for this position will include the reconciliation of the Revenues & Benefits system and production of financial reports and reconciliations, direct debit payment files.

What we're looking for:

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

- A minimum of 3 years relevant experience
- Be a skilled NEC user

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.

[!\[\]\(b4d277f4ba473acc69ba88cacc0b2f72_img.jpg\) 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 Solution

S 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.



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

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

Congratulations to Ben and the team !"

#TeamBSS Client – Simon Rosser



Ferret Information Systems Ltd



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



our training services:

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



our products:

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



our platforms:

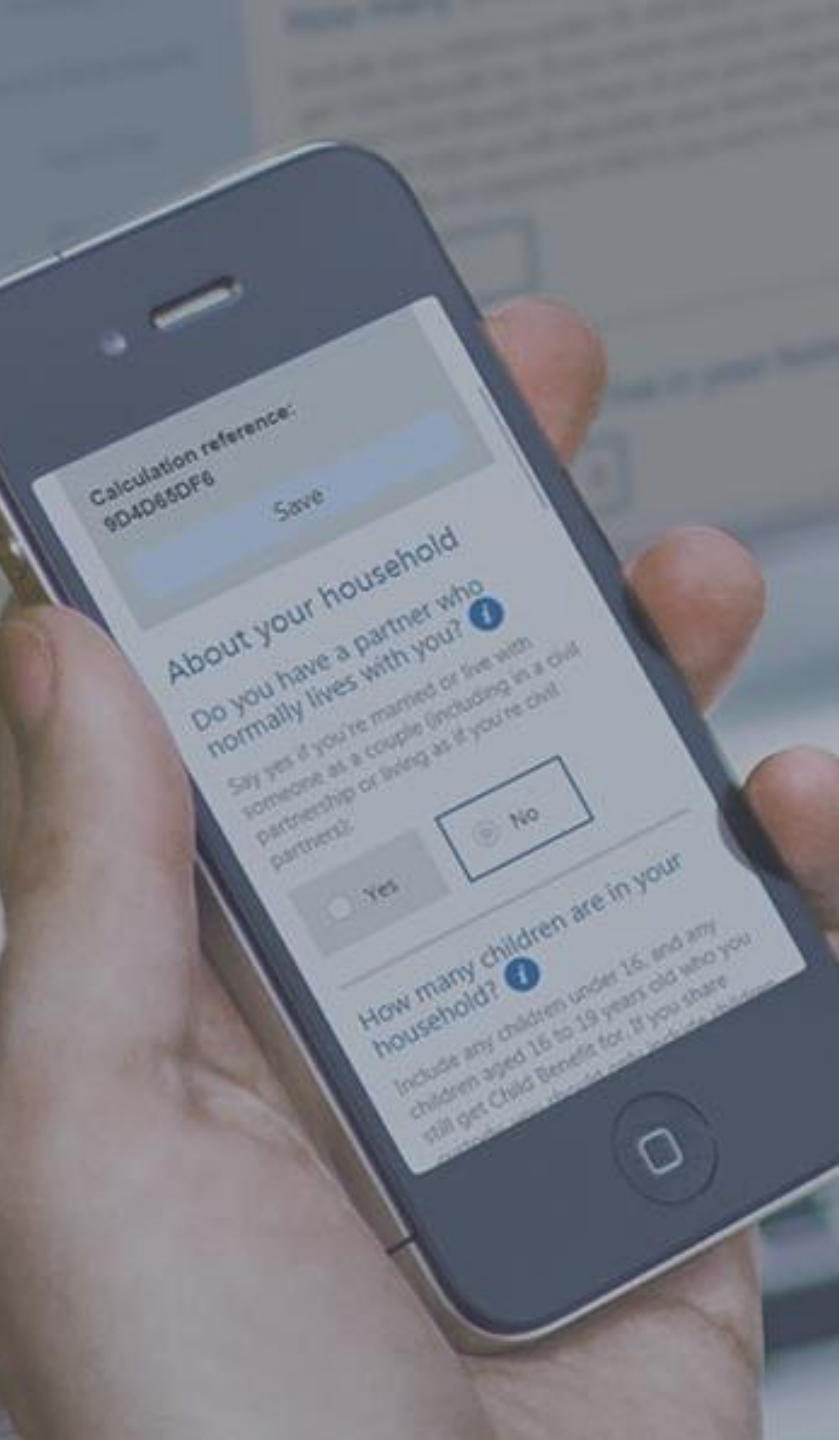
Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.



our customers:

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

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



entitledto

independent | accurate | reliable

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

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

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

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

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



Ascendant Solutions
data management

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

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

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

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

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

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



Apply4.Online®



Story Links

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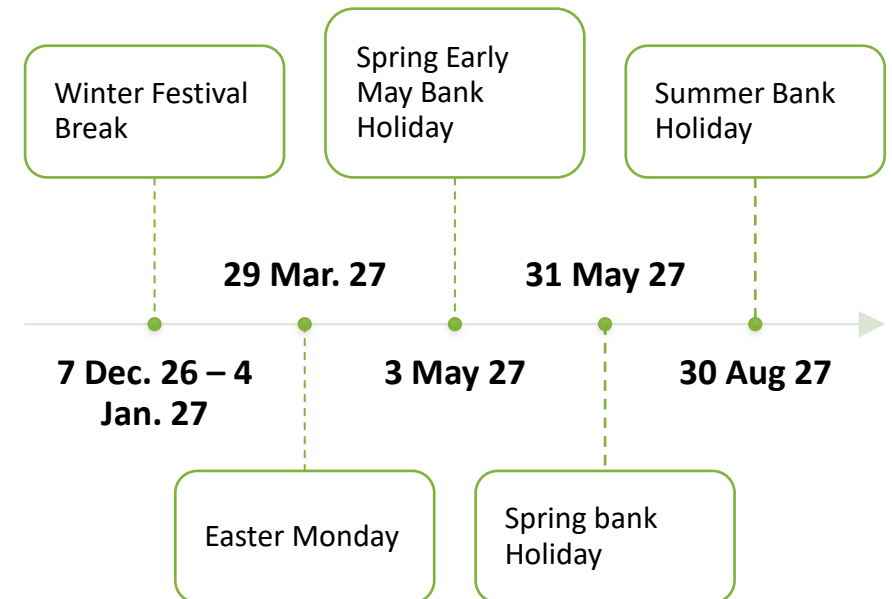
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Previous Sessions

1 Jun 26	<u>Youth inactivity, public sector pipelines and the rise of AI generated appeals</u>
15 Jun 26	<u>Local government reorganisation, council tax and social care</u>
29 Jun 26	<u>Council Tax, Data Quality and the Growing Arrears Crisis</u>
10 Jul 26	<u>Devolution of Welfare and the Future of Revenues and Benefits</u>
20 Jul 26	<u>When one council's solution becomes another's cost</u>
27 Jul 26	<u>End of Year Review</u>
17 Aug 26	<u>Mid-break update: a busy summer for Revenues and Benefits</u>
31 Aug 26	<u>Mid-break update: Revenues and Benefits face widening financial and operational pressures</u>
7 Sep 26	<u>From Supplier Failure to Hidden NEETs and Box Shifting: The Monday Group Returns</u>
14 Sep 26	<u>LGR, the triple lock and what happens next</u>
21 Sep 26	<u>AI, Council Tax and the limits of a quick fix</u>
5 Oct 26	<u>Welfare reform and the limits of public service cuts</u>
19 Oct 26	<u>Bedford, Smart Cuts and the Price of Getting Local Government Wrong</u>



Dates where there will be no sessions





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Blogs



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

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

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Lies, Damned Lies and the Telegraph

ENTITLEDTO

Child Benefit take-up hits a new low: the downside to 'wealth testing' benefits

ENTITLEDTO

Local Authorities left with their hands tied by lifting of the 2-child limit

ENTITLEDTO

Benefit take-up may be getting worse, but it's hard to know



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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.