

LGPC MEETING – 20 July 2026

Meeting agenda

Item		Timings
1	Welcome, apologies for absence and declarations of interest	11:30
2	Minutes of meeting held on 23 March 2026 – Paper A	11:35
3	Regulations update for England and Wales – Paper B	11:40
4	SAB update for England and Wales – Paper C	11:55
5	Regulations update for Scotland – Paper D	12:10
6	Regulations update for Northern Ireland – Paper E	12:20
7	National POG update – Paper F	12:30
8	Training, conference and qualification update – Paper G	12:40
9	Any other business	12:50
10	Dates of future meetings 23 November 2026	13:00

Paper A: Minutes of meeting held on 23 March 2026 - hybrid

PRESENT

Cllr Nathan Yeowell	Chair, LGA
Cllr John Fuller	LGA
Cllr Keith House	LGA
Cllr Martin Bailey	LGA
Cllr Jordan Meade	LGA
Cllr Jayne Dunn	LGA
Cllr Mark Jeffery	LGA
Cllr Rishi Madlani	LGA
Cllr Alexi Dimond	LGA (substitute for Cllr Georgia Taylor)
Ben Lavelle	MHCLG
Neil Mason	SAB representative
Martin Doyle	National POG representative
David Murphy	NILGOSC
Annette Greenslade	SPPA
Linda Welsh	SPLG

Secretariat

Lorraine Bennett	LGPC
Lisa Clarkson	LGPC
Holly De-Buriette	LGPC
Clair Alcock	Scheme Advisory Board (SAB)

Non attendees

Cllr Georgia Taylor	LGA (apologies)
Cllr Jordan Meade	LGA
Will King	MHCLG (apologies)
Cllr Mark Shooter	LGA
Alan Wilkinson	SPPA (apologies)

1. Actions Register

Action	Responsible	Deadline
Write jointly to the Chair of the LGA setting out the Committee's concerns regarding the restructure and seeking written confirmation of the ring-fenced status of Pensions Team funds	NY and RP	As soon as possible
Provide an update to Committee members ahead of the next meeting if material developments arise	LB	Ongoing / before July 2026 meeting
Develop two-to-three year modelling of commercial income to inform future subscription decisions	LB	Before 2027-2028 budget meeting
Track gender impact of the councillor and mayor opt-in approach from 11 May 2026 and report back to Committee in due course	MHCLG	Ongoing from May 2026
Issue special bulletin for administering authorities on councillor and mayor opt-in	LB	April 2026
Sharing responsible investment best practice and policy drafting experience with SAB's responsible investment advisory group	RM, facilitated by CA	Ongoing
Provide update on MHCLG's response to the SAB letter on responsible investment, including on the Doughty Street Chambers legal papers	CA	When received / July 2026 meeting
Provide further update on gender pensions gap workstream at next meeting, including which SAB committee is leading the work	CA	July 2026 meeting

2. INTRODUCTION FROM THE CHAIR

The Chair, Cllr Nathan Yeowell [NY], welcomed everybody to the second hybrid meeting of the 2025-2026 cycle. NY encouraged members to ask questions if anything was unclear.

3. APOLOGIES AND DECLARATIONS OF INTEREST

Apologies for absence were received from Alan Wilkinson [AW], Will King [WK] and Cllr Georgia Taylor [GT], with Cllr Alexi Dimond [AD] attending as substitute for GT.

NY welcomed AD and Annette Greenslade [AG] attending for SPPA.

4. MINUTES

The minutes from the 24 November 2025 meeting were agreed.

5. LGPC BUDGET 2026–2027 (CONFIDENTIAL)

Background

LB presented the provisional budget for 2026–2027. By way of background for new members, LB explained that the LGPC pensions team at the LGA is funded through an annual subscription charged to all administering authorities in England, Wales, Scotland and Northern Ireland, supplemented by income from conference, training and qualification activity.

LB confirmed that the pensions team budget is completely self-funding and is ring fenced within the LGA.

LB sought the Committee's decision on approval of the provisional budget for 2026–2027.

LGA consultation

LB noted that the budget is being set in an unusually uncertain context, as the LGA is currently in the process of an organisational restructure.

An internal LGA consultation on organisational restructure was launched on 7 January 2026 and closed on 20 March 2026. There are currently no timescales of when any decisions will be made.

LB confirmed that whilst the pensions team is not mentioned in the consultation document, it has been confirmed it will sit within a new Impact Directorate alongside workforce and local government finance.

LB advised that the pensions team had submitted a 28-page consultation response to the LGA, setting out the nature and scope of the service, the ring-fenced status of its funding, and making clear that any reduction in team size would produce no financial savings for the LGA. The pensions team has also requested that external stakeholders, including pension funds, be formally consulted.

LB advised that given the uncertainty the FOM proposals present and the lack of any guidance from the LGA on how to set budgets for the 2026/27 year, the team has proceeded on the only basis it felt it could — budgeting for the current staffing structure.

Discussion

NY provided additional context for members, noting that he and Cllr Roger Phillips [RP], Chair of the Scheme Advisory Board, have both received letters from the LGA Chair informing them of the consultation. The restructure proposals have also been reported on by the press.

A discussion took place around the risks the uncertainty pose to the service provided by the team and to the LGPS itself.

David Murphy [DM] expressed concern from a Northern Ireland perspective, noting that any disruption to the team would be damaging to the sector across all four nations.

Cllr Jayne Dunn [JD] echoed the concerns raised and requested that an update be provided urgently, noting that the matter was too important to wait until the next scheduled meeting, particularly given the forthcoming local elections and the risk of membership changes on the Committee.

AD asked whether the LGA has the legal authority to impose changes on the pensions team, given that the service is funded by pension fund money which is ringfenced legally from councils main accounts.

Members asked for formal confirmation that the team's significant surplus is ring-fenced from the LGA's main operating accounts.

Clair Alcock [CA] confirmed that the team had set out the position clearly in its written consultation response and in its accounts, and that LGA senior leadership understand the ring fencing, however as the consultation was still in progress there was no outcome in writing.

Members commented that the budget process itself was deeply unsatisfactory, both for the Committee and for the staff involved. It was proposed that the Committee formally record its concern that this level of uncertainty was so close to the end of the financial year and should be raised with the LGA directly.

Committee position

The Committee agreed that NY and RP should write jointly to the Chair of the LGA setting out the Committee's concerns about the unacceptable level of uncertainty and risk the restructure proposals place on the pensions team and the wider LGPS.

Budget discussion

The LGA's Head of Strategic Finance had asked the pensions team to pause or reduce subscriptions this year due to the surplus the team holds; however, LB proposed retaining the current level of subscription rates given the uncertainty the restructure proposals represent.

The proposed budget therefore maintains subscription rates at their current level, with no increase for 2026–2027.

NY asked whether the proportion of commercial income relative to subscription income had changed for 2026–2027 compared to the prior year. LB confirmed that commercial income is growing, driven by the expansion of the training and qualification team, now comprising four trainers, and the success of the Certificate in LGPS Administration qualification.

NY suggested a two-to-three year financial model of commercial income trajectories so that the Committee could take a considered view in future years on whether subscription rates might be paused or reduced. LB supported this in principle but noted that given the current uncertainty around the restructure, she would not wish to commit to reducing subscriptions until the commercial income position was sufficiently secure to replace it.

RM raised the potential for pools training as an additional commercial opportunity, noting a gap in LGPS knowledge in London local government. AD agreed with his notion, stating that the pools needed training and education.

CA agreed this was an area the team would ordinarily be looking to develop but that growth in this direction was currently constrained by the uncertainty arising from the restructure.

NY noted that the opportunity cost of the current situation, including foregone commercial development, should be captured when writing to the Chair of the LGA.

Committee Position

The Committee approved the provisional budget for 2026–2027, including the maintenance of subscription rates at current levels.

6. REGULATIONS UPDATE ENGLAND AND WALES

Paper C was presented by LB, highlighting several significant developments.

Member Benefit Changes — Access and Fairness

LB reported that MHCLG had responded to the Access and Fairness consultation and that the implementing legislation was laid on 6 March 2026, with changes taking effect from 1 April 2026.

LB summarised the principal changes:

- surviving partner benefits are to be equalised so that all surviving partners receive the same benefits regardless of sex or sexual orientation, going beyond the minimum required by the Goodwin judgment
- The upper age limit of 75 for qualification for a death grant is to be removed and the requirement to pay an unclaimed death grant to personal representatives after two years will be lifted, allowing payment to a nominated beneficiary rather than to the estate, which is typically more tax-efficient
- Regulations around cohabiting partner nominations for deaths between 1 April 2008 and 31 March 2014 are also being formally tidied in line with existing case law. LB noted it is expected that most authorities will have already made changes and backdated to any cohabiting partners.

A series of changes are being introduced to help address the gender pensions gap:

- Authorised unpaid absences of fewer than 15 days will in future be automatically pensionable, removing the requirement for members to actively elect to buy back short periods of absence; when the person returns to work, the employee and the employer contributions will be deducted from their salary automatically
- For authorised unpaid absences of 15 days or more, contribution rates will be aligned with the member's normal rate rather than an actuarial factor, and the window to elect to buy back such periods will be extended from 30 days to 12 months; if the person leaves that employer before then it will be to the date of leaving
- Bought-back service will in future count for survivor benefits and be treated as normal membership for redundancy purposes
- All adoption, maternity and shared parental leave, whether paid or unpaid, will be automatically pensionable, with employers required to pay contributions on

assumed pay for unpaid periods and members paying only on any pay actually received.

Further changes address the abolition of the lifetime allowance, making technical clarifications regarding excess lump sum calculations.

Various other minor changes are being made in relation to McCloud remedy, pension debits, transfers and small pot payments for those who left before 1 April 2008.

LB noted that this represents phase one of the Access and Fairness changes, with phase two expected later in the year, covering forfeiture changes, opt-out data collection requirements and removal of the five-year refund payment deadline.

Discussion

RM raised concern about the volume and complexity of regulatory change and the disproportionate pressure this is placing on funds' legal functions, noting that a single policy change had already consumed significant time across both his own office and his council's legal team.

RM asked how much consideration had been given to implementation timescales and what support would be provided to funds.

LB acknowledged the administrative burden and confirmed that the team had fed back strongly on this point in its consultation response. LB noted that MHCLG is aware of the pressures and that many of the changes, particularly the removal of discriminatory provisions, had been long awaited, following a period of little regulatory activity. The pensions team is producing a special bulletin to support administering authorities.

Ben Lavelle [BL] confirmed from a departmental perspective that MHCLG had deliberately phased the changes, prioritising those addressing discrimination over those informing future policy, such as opt-out data collection. He noted that the department is also producing specific guidance on survivor benefits alongside the LGPC special bulletin and welcomed continued feedback from the sector on the practical impact of changes.

Councillors and Mayors

LB confirmed that following the Committee's discussion at the previous meeting, the Government has decided to proceed with extending LGPS membership to councillors and mayors in England on an opt-in basis. The change will take effect from 11 May 2026, the first Monday following local elections. Membership will be

prospective only, with no backdating. Where a councillor receives allowances from both a principal authority and a combined authority, two separate pension accounts will be created.

LB noted that councillors and mayors in England will join the 2014 CARE scheme and that service accrued will be held separately from any other non-elected membership the member may hold. The Committee was reminded that Welsh and Scottish councillors already have access to their respective LGPS arrangements and that the proposal applies to England only.

LB confirmed that a special bulletin for administering authorities is being prepared, expected to be issued in April 2026, along with a brief guide, promotional leaflet, template opt-in form and covering letter, all aimed at supporting implementation.

The statutory instrument is expected to be laid at the end of March 2026. LB noted that MHCLG has responded to the councillors and mayors element of the Access and Protections consultation but has not yet responded on New Fair Deal, Normal Minimum Pension Age, or academy consolidation, with responses on those elements expected later in the year.

Discussion

RM welcomed the development and, without seeking to reopen the debate on opt-in versus automatic enrolment, asked that the gender impact of the opt-in approach be tracked from 11 May 2026 onwards so that the Committee can revisit the question in due course with evidence. NY agreed this was a useful point and asked LB to take it forward with MHCLG.

Martin Bailey [MB] sought clarification regarding councillors who receive allowances from more than one body; LB confirmed that where a councillor receives allowances from different bodies, each allowance will attract separate pension membership, resulting in two distinct pension accounts held within different administering authorities. Work is ongoing in the background to understand the full scope of different bodies paying different types of allowance.

Pensions dashboard

LB provided a brief update on the pensions dashboard programme, noting that a query regarding the alignment of illustration dates for main scheme and AVC benefits had been resolved, with clarification provided that the two do not need to be aligned. Consumer testing has now moved into its second phase, with administering authorities asked to supply members willing to assist in testing the dashboard.

Promotion project

LB advised that work with the Communications Working Group on a suite of employer-facing resources to promote the LGPS is nearing completion. A short video and information leaflet are almost finalised, with posters, social media tools, an e-learning module and email footers to follow. The project has experienced some delay but is now close to conclusion.

Committee position

The Committee noted the report.

7. SAB UPDATE [E&W]

Paper D was presented by Clair Alcock [CA].

CA reminded members of the distinction between the LGPC and the SAB, noting that the SAB is a statutory body whose role is to provide advice to the Secretary of State on the desirability of changes to the LGPS and to provide advice to administering authorities and local pension boards, rather than to act on their behalf.

Fit for the Future

CA advised that the SAB's work programme has been substantially focused on the Fit for the Future changes, including engagement with the consultation process, the primary powers needed to give effect to the changes and preparation of the secondary regulations and guidance. CA noted that the Pension Schemes Bill is the primary legislative vehicle and that Royal Assent is required before the secondary regulations can be laid.

CA reported that during the House of Lords report stage the previous week, the last substantive stage before Third Reading, three amendments had been voted into the Bill by the Lords. These concerned the location and specificity of investments, benchmarking of LGPS liabilities and reviews of employer contributions.

CA advised that the effect of these amendments is to increase the likelihood of the Bill entering the process known as ping pong, whereby the Bill returns to the Commons with the Lords' amendments, which must then be debated.

JF provided an update on the House of Lords proceedings.

CA confirmed that Royal Assent before the Easter recess had already been considered unlikely prior to these votes and that this position had not changed. The

Lords had also voted in amendments on the private sector side of the Bill, which will also need to be debated.

CA confirmed, however, that the secondary regulations are known and that despite the possibility of a short delay to Royal Assent, this is not expected to affect the position on pooling. Engagement with pools and funds suggests they are generally in a good position.

CA noted that the absence of published secondary regulations and guidance, both of which were drafted and consulted on before Christmas, is causing some procedural difficulty for funds and pools in their planning, particularly regarding two new governance appointments that must be made within specified timeframes: a senior responsible officer for the LGPS and an independent person for each fund. The SAB is working with MHCLG, funds and pools on these requirements.

CA also noted that the SAB is reviewing its own committee structures to consider how best to bring pools into its overall governance framework. A paper is going to the SAB after this meeting recommending that pools be given a place on the SAB's investment committee, while wider discussions continue on how the relationship with pools should be structured.

Discussion

RM asked when the statutory guidance can be expected, noting that funds are already making decisions in areas where the guidance would be relevant. CA confirmed that the statutory guidance is a matter for MHCLG and will be published alongside the secondary regulations, meaning it cannot be released before the Bill obtains Royal Assent.

CA noted, however, that MHCLG intends to respond to the guidance consultation in coming weeks, and that where high-level policy positions have evolved since the draft guidance was consulted on, these will be communicated to funds at that point. CA noted an update from MHCLG is planned at the SAB meeting.

Responsible investment and legal papers

AD asked about the prospect of further SAB guidance specifically in relation to the Doughty Street Chambers legal paper, commissioned by the Palestine Solidarity Campaign, on which the Government had not provided a response. He also asked about requests from pools and other institutional investors regarding defence governance and due diligence.

AD also asked whether any amendments had been tabled to the Fit for the Future Bill regarding strategic risk to pension funds in light of the National Security Assessment on global biodiversity loss and ecosystem collapse and actuarial projections around long-term economic risk from environmental factors.

CA responded that MHCLG is expected to provide a written response to the SAB's letter on responsible investment, including on the legal papers, in the next few weeks.

CA was clear that it would not be appropriate for the SAB or local government to advise on questions of international law or legality, these are matters for central government and the Foreign and Commonwealth Office.

CA noted the SAB is developing responsible investment policy guidance to help funds think through how to address these issues in their own policies, building on existing advice around fiduciary duty and the balance between financial and non-financial factors. CA confirmed that the work will cover how funds should respond when lobbied about investment decisions, including in relation to climate, conflict zones and other contentious areas, and will include guidance on how to consult with members and how to use that feedback to inform investment policy decisions.

JF raised particular concern about the definition of local investment in the Bill, noting that the effect of the current drafting is that pools cannot invest across geographical boundaries, meaning, for example, that southern schemes cannot invest in opportunities in the north. JF expressed he intended to return to the issue during the Devolution Bill the following day.

NY expressed agreement on the definition of local investment noting, that the definition used in the Levelling Up Bill, treating the whole of the UK as local had been a preferable approach and that concentration risk is a real danger if pools are restricted to purely local opportunities.

RM raised the responsible investment dimension and noted that, without seeking to pre-empt the SAB's guidance work, he felt there is a meaningful distinction to be drawn between climate and nature-related risk — which he described as real, present and already being reflected in actuarial advice — and the defence and geopolitical investment questions, which he felt require more sophisticated analysis and engagement with the Foreign and Commonwealth Office.

RM noted that his fund had recently finalised conflict zone investment policies but acknowledged that achieving consistency across 32 responsible investment policies with differing member priorities represents a significant challenge.

RM asked whether the SAB's responsible investment advisory group could do more to share best practice and facilitate coordination. CA welcomed RM's comments and confirmed that sharing best practice and supporting funds in developing their own frameworks is precisely the purpose of the advisory group's current work. CA expressed willingness to work with RM's fund given the work it has already done in this area.

Other SAB Workstreams

CA outlined a number of further workstreams being progressed by the SAB:

- Peer support pilot: The SAB is developing a peer support pilot to assist funds, particularly in the context of the new independent governance review requirements arising from Fit for the Future
- Governance structures and pools: The SAB is continuing to work on understanding how funds and pools are working together and what best practice looks like across the different pool structures, which vary considerably in how they engage with partner funds
- Communications: The SAB has been working to make its guidance easier to find through its new website and is using LinkedIn to improve visibility of the SAB's positions and outputs
- Valuation outcomes: CA noted that valuation outcomes are attracting significant attention across the LGPS. The SAB, through its Cost Management, Benefit Design and Administration Committee, is monitoring outcomes and will produce a report following the Section 13 review by the Government Actuary's Department to understand patterns across the sector. The SAB is also conducting a sample review of funding strategy statements across 15 or more funds of different types and sizes to assess consistency with the funding strategy statement guidance and identify any changes that may be needed. An employer exit survey has recently been completed to understand whether contribution rate pressures are driving employer exits and whether action is possible
- Compliance and reporting: CA advised that the SAB's Compliance and Reporting Committee is focusing on several longer-term pieces of work arising from Fit for the Future. Focus is on the new requirements for funds to have governance strategies and training strategies in place, and the requirement for pension committee members to demonstrate knowledge and understanding of the scheme. Work is underway to consider what these requirements will mean in practice for training programmes. The Committee is also working with local pension boards to develop guidance on reporting scheme-specific breaches to the Pensions Regulator, noting that Fit for the Future introduces new requirements and deadlines in this area. CA acknowledged that funds will want clear guidance both on how to respond if

they are unable to meet deadlines in the short term and on how to manage any changes to those requirements over the longer term

- Investment committee and responsible investment advisory group: CA confirmed that the SAB's investment committee, through the responsible investment advisory group, is actively working with pools across the landscape on responsible investment matters, building on the workstreams already discussed
- Annual report: CA advised that work is underway to collate the LGPS annual report. As of the meeting date, 79 of 87 fund annual reports had been received, the figure of 87 reflecting the inclusion of the closed Environment Agency fund. Publication is expected in May 2026 and will include updated data on local investment levels, which has been a reporting requirement since 2024
- Gender pensions gap: CA confirmed that the SAB is continuing to analyse data on the gender pensions gap following recent work in this area.

RM asked that a further update on the gender pensions gap work be provided at the next meeting, including information on which SAB committee is leading this, to assist funds in understanding what more they can be doing at a local level. CA confirmed this would be taken forward.

Committee position

The Committee noted the report.

8. REGULATION UPDATE SCOTLAND

AG provided a verbal update.

SPPA staff changes

AG began by advising the Committee of recent staffing changes at the SPPA:

- Kimberly Linge [KL] retired in February 2026 and Eva Sobek [ES] left SPPA in December 2025, meaning that SPPA is currently without a policy manager for the LGPS
- AG confirmed she is covering for Alan Wilkinson [AW] during his secondment, which is expected to continue until approximately November 2026, and that she is in the process of familiarising herself with outstanding matters across the team's workload
- AG confirmed she would be attending future meetings for the foreseeable future. NY welcomed AG to the Committee.

Amendments to the 2018 LGPS (Scotland) Regulations

AG reported that SPPA has concluded its consultation on amendments to the 2018 LGPS (Scotland) Regulations.

The purpose of the consultation was to align Scottish provisions with elements of the Access and Fairness changes not already present in Scottish regulations, and to reflect changes to primary legislation, including provisions around neonatal care leave and the removal of the death grant age limitation. The consultation responses have been reviewed and a draft consultation response has been prepared, which AG is currently reviewing before publication.

AG confirmed that the regulations will not be laid until after the Scottish Parliament elections and until a new Scottish Government is in place, to ensure appropriate political oversight of the changes.

AG noted that SPPA had originally planned to run a separate consultation on the Normal Minimum Pension Age alongside other outstanding matters, but on balance decided it would be more efficient and appropriate to consolidate everything into a single further consultation. SPPA therefore intends to run that combined consultation and expects to have a laying date in the Scottish Parliament for summer 2026. AG also noted that accompanying guidance will need to be developed as part of this process.

Committee position

The Committee noted the update.

9. REGULATIONS UPDATE NORTHERN IRELAND

Paper F was presented by DM.

McCloud guidance

DM confirmed that the Department for Communities in Northern Ireland has now published its guidance on the McCloud remedy, following a delay of approximately one year and three months. DM noted that the guidance largely duplicates the position in England and Wales, as would be expected.

Pension benefit statements

DM advised that the Department for Communities is consulting on a proposed extension to allow schemes not to include McCloud remedy figures in pension benefit statements where data is unavailable for certain cohorts of members.

The specific issue in Northern Ireland relates to members who have been subject to pension sharing orders on divorce, for whom the Government Actuary's Department has yet to produce the necessary guidance and factors. As a result, Northern Ireland is currently unable to include McCloud data in the annual benefit statements for this cohort.

The proposed regulations, if made, would allow Northern Ireland to continue to not include McCloud data for this group in annual benefit statements. DM noted that he does not expect MHCLG or SPPA to take the same approach and that it remains to be seen whether the regulations will ultimately be made.

DM took the opportunity to thank JF for his contributions in the House of Lords on behalf of the sector, noting that his interventions are of great importance to the LGPS across all four nations.

Committee position

The Committee noted the report.

10. NATIONAL POG [NPOG] UPDATE

Paper G was presented by Martin Doyle [MD].

AVC providers

MD reported that NPOG has set up meetings with the two main AVC providers, Scottish Widows and Prudential, to address concerns about service delivery.

MD noted that customers are increasingly expecting higher standards of digital delivery and greater environmental, social and governance [ESG] investment options from their AVC providers.

The meetings are intended to reinforce best practice and examine delivery on a number of specific areas including disinvestment, allocation of contributions, service level agreements and overall performance. MD expressed hope that this structured engagement will help build better practice across the sector.

RM asked whether NPOG has observed any trends or changes in AVC participation rates across the sector, noting that he is always struck by how low participation appears to be when he reviews the annual report figures. MD confirmed that he has not observed any significant change in AVC participation to date and noted that it remains to be seen whether the forthcoming salary sacrifice changes will affect appetite for AVCs going forward.

Pensions dashboards

MD reported that, following his commitment at the previous meeting to provide an update on dashboard progress, he is pleased to report that feedback from POGs indicates satisfaction with progress and with the interaction between funds and AVC providers in this area. MD confirmed that dashboards connectivity is proceeding well.

Software providers — Councillor access

MD advised that NPOG has spoken with pension administration software providers regarding the system changes required to accommodate the extension of LGPS membership to councillors and mayors.

Providers have indicated that there will be a delay in updating their systems to accommodate councillor access. In the interim, it will be possible to set up member records, but calculations will not be possible until the system updates are in place.

MD noted that this does not present significant immediate difficulties given that no councillors will be seeking to retire at the point of joining, but that manual calculations may be required in the short term for any cases that arise before the system updates are completed.

Committee position

The Committee noted the report.

11. TRAINING, CONFERENCE AND QUALIFICATION UPDATE

Paper H was presented by Lisa Clarkson [LC].

Training and conference

LC reported that the annual fundamentals training programme for pension committee and board members has now concluded for the year and that the annual Governance Conference took place in January 2026. Attendance numbers for both were slightly up on the previous year and feedback for both events was very positive.

LC confirmed that dates for the 2026 fundamentals training programme have already been published and are available in paper H.

The date and venue for the January 2027 Annual Governance Conference has also been confirmed; the event will be held in Harrogate.

LC reported that demand for training across the wider 2026 programme remains very high, with over half of the courses planned for the year already full. Additional course dates have had to be added for several subjects in response to demand.

A good volume of commissioned training requests have also been received, whereby individual pension funds request bespoke training delivered within their organisation.

LC noted that a significant amount of work is currently underway to update existing training courses to reflect the Access and Fairness regulatory changes coming into effect from 1 April 2026.

Qualifications

LC provided an update on both qualifications currently offered by the LGPC:

Award in pensions essentials (level 2)

LC reported that cohort 7 of the Award in pensions essentials, a level 2 qualification facilitated by Barnett Waddingham and available to participants across England, Wales, Scotland and Northern Ireland, has just commenced. Over 64 students have now completed this qualification to date.

Certificate in LGPS administration (level 3)

LC provided a detailed update on the LGPC's own in-house level 3 qualification, which is specific to the LGPS:

- Cohort 1, which began in April 2025 with 36 students, has now largely completed its fourth unit of examinations, with the majority of students progressing to unit 5. The qualification comprises 6 units in total and LC expressed confidence that most cohort 1 students will have fully qualified by September 2026
- Cohort 2 is currently midway through the qualification
- Cohort 3, comprising 52 students, has its briefing call the following day
- Recruitment for cohort 4, due to start in September 2026, is already underway and LC noted that places are very nearly full despite no formal promotional activity having been undertaken. The number of students per administering authority continues to be capped at four in the interest of fairness across the sector.

LC noted that the team will take stock once cohort 1 has completed in September 2026 to assess whether any changes are needed to the programme going forward. Some small refinements have already been made based on feedback from cohorts 1 and 2, but the overall position is very positive and demand remains high.

Discussion

NY congratulated LC and the wider team on the qualification figures and on the success of the January conference, noting that the uptake of the qualification in particular is an impressive achievement.

NY also observed, returning briefly to the earlier discussion about the LGA restructure, that the quantitative data on training and qualification activity, including income generated and the number of practitioners being developed, represents important evidence of the value and reach of the service and should be included prominently in any communication to the Chair of the LGA.

LB echoed NY's congratulations to the team and underlined the importance of the level 3 qualification, not only in terms of income but, in terms of the LGPC's role in developing the next generation of LGPS officers and administrators across the sector.

Committee position

The Committee noted the report.

12. ANY OTHER BUSINESS

NY noted that a number of members present are standing for election in May 2026: RM, JD, KH and Mark Jeffery [MJ] and wished them all well.

NY also noted that MB has chosen to stand down from his role and thanked him for his contribution to the Committee. NY indicated that RM is likely to move to a full seat at the table from the next meeting.

13. DATES OF NEXT MEETINGS

20 July 2026 and 23 November 2026.

Paper B: Regulations update England and Wales

Key points to note

- significant member benefit changes were introduced in April and May 2026, including implementation of the first phase of the Government's Access and Fairness reforms and the introduction of LGPS membership for councillors and mayors in England
- the increase in the SCAPE discount rate has required a review of actuarial factors, resulting in the temporary suspension of certain calculations and the publication of transitional guidance
- legal advice is being commissioned on several complex administration issues to promote consistency across the LGPS
- a new LGPS promotion toolkit has been launched
- procurement for a new host for the National Insurance Database (NIDB) will start shortly.

Decisions

The Committee is asked to note the content of this report.

Member benefit changes

Significant member benefit changes were legislated for and introduced in April and May 2026. Changes include:

- equalising survivor benefits
- changes to death grant provisions
- improved pension protection during child-related leave and other types of unpaid leave
- changes following the abolition of the Lifetime Allowance
- councillors and mayors became eligible to join the LGPS in England.

The LGPC secretariat has supported LGPS administering authorities and employers by providing detailed technical guidance, special bulletins, template member

communications and employer resources, together with ongoing engagement and support across the sector.

SCAPE discount rate change

In May 2026, the Government announced an increase in the SCAPE discount rate from CPI + 1.7% to CPI + 2.0%. The SCAPE rate is used across public service pension schemes, including the LGPS, to calculate a range of actuarial factors. As a result of the change, the Government Actuary's Department (GAD) began reviewing and updating the affected factors.

Pending the release of revised factors, certain transfer calculations were temporarily suspended from 19 May 2026. The first batch of updated factors was released on 9 June 2026, allowing some suspended calculations to resume.

The LGPC Secretariat has produced a transitional table setting out the implementation instructions and transitional arrangements that apply to the new factors. We will continue to update this as further factors are released.

Legal advice

We are seeking legal advice in three areas to support administering authorities and promote consistency across the LGPS. These issues have been identified as areas of complexity and inconsistency in current practice, where national guidance informed by legal advice would be beneficial.

Unclaimed benefits - administering authorities are increasingly dealing with cases where benefits must be paid (eg redundancy, ill health, age 75 cases), but the member either cannot be traced or refuses to engage. The issue has been highlighted because of pensions dashboards.

There is currently no consistent national approach. Legal advice is being sought to clarify what steps should be taken to trace or engage members, the appropriate processes and record keeping. The aim is to establish a clear, consistent framework for all funds.

Payments to estates / deceased beneficiaries - recent changes (including backdated death grants for members age 75+ and survivor benefit equalisation) have created cases where payments are due, but the intended recipient or the personal representative has died. These cases raise complex issues such as:

- whether estates can be re-opened
- what to do if personal representatives cannot be traced
- the use of discretionary powers to pay amounts of less than £5,000 without the need for grant of probate or letters of administration.

Legal advice will support a practical process for handling these scenarios, ensuring consistency and managing risk.

Cohabiting partner eligibility - complexities arise where one partner has moved into care or hospital before death, raising questions about whether the cohabitation criteria are still met. Legal advice is being sought to clarify:

- how to interpret the legislation in these circumstances
- what evidence should be considered
- how to ensure fair, consistent and defensible decisions.

LGPS Promotion Toolkit

We have developed a new set of resources designed to help employers promote the value of the LGPS to members and prospective members.

As employers place increasing emphasis on financial wellbeing and total reward, the LGPS remains one of the most valuable benefits available to employees. These resources are designed to support employers in communicating that value clearly and consistently.

With around 16,000 active employers participating in the LGPS, collaboration across the sector is key to ensuring this message reaches as many people as possible. We have asked the sector for support in helping raise awareness of these materials.

The [LGPS promotion toolkit](#) can also be used by employers, administering authorities, representative organisations and other stakeholders to support engagement with members and potential members.

What's included in the toolkit?

- **Promotional video** – 'Your future, your tomorrow, your pension'.
- **Promotional leaflet** – available in Word and PDF, as well as a flipbook
- **Posters** – available in standard and print-ready formats
- **Email footer** – to reinforce key messages in everyday communications
- **Social media posts** – a set of five images with suggested wording and links,

provided in a range of sizes for different platforms.

LGPS dashboards guidance updated

In June 2026, the LGPC updated its LGPS pensions dashboards guides to reflect the latest regulatory developments, industry guidance and user research.

Updates include revised matching terminology, clarification of the definition of a relevant member, updated guidance on illustration dates and data breaches, and the inclusion of the AVC Memorandum of Understanding.

The guides also reflect confirmation that the MoneyHelper pensions dashboard is expected to be available to the public during the 2027/28 financial year. These resources aim to help administering authorities and AVC providers prepare for consistent and effective dashboards implementation.

Lower earners' pension payment

From August 2026, HMRC will begin contacting around one million eligible individuals about the new low earner's pension payment, which is designed to ensure that low earners receive comparable pension tax relief regardless of the type of workplace pension scheme they belong to.

No action is required from employers. HMRC will identify eligible individuals and contact them directly. Employees may qualify if, from the 2024/25 tax year onwards, they paid pension contributions to a net pay arrangement scheme, such as the LGPS, without receiving income tax relief.

Individuals do not need to apply for the payment. Eligible members should wait to be contacted by HMRC and follow the instructions provided. Employers may wish to remind employees to remain alert to scams, as HMRC will never ask for passwords, PINs or money transfers.

NIDB changes

We are seeking a new host for the National Insurance Database (NIDB), which is currently hosted by South Yorkshire Pensions Authority (SYPA). Procurement for a replacement hosting arrangement will commence shortly, following notice from SYPA that it will terminate the current hosting agreement with effect from 31 March 2027.

The NIDB plays a key role in LGPS administration by enabling administering authorities to identify members' records held across different LGPS funds. This helps ensure that pension benefits are administered accurately, efficiently and in accordance with Scheme regulations.

New administrator and employer website launch delayed

The launch of the new administrator and employer website has been deferred to allow additional work to be completed on the site build and to reflect current team capacity. The new website is now expected to launch in early September.

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Paper C: SAB Update for England and Wales

Key points to note

This paper provides an update on the activity of the Scheme Advisory Board (SAB) for England and Wales since the last LGPC meeting, including implementation of the Fit for the Future reforms, recent legislation and guidance, and the work of the Board and its committees.

Following the publication of the Pension Schemes Act 2026, associated regulations and statutory guidance, the focus of both Government and the SAB has shifted from policy development to supporting implementation across the Scheme.

Decisions

The Committee is asked to note the update provided in this report.

Fit for the future

The Board's focus is now supporting implementation of the Fit for the Future reforms, alongside continuing work on responsible investment, fiduciary duty, governance, administration, cost management and member outcomes.

Legislative framework

The Pension Schemes Act 2026, associated regulations and statutory guidance have now been published, establishing the new statutory framework for administering authorities and pools. The SAB's focus has therefore shifted from consultation and policy development to implementation support and identifying areas where additional sector-led guidance may be beneficial.

Local investment

The new legislation and guidance require administering authorities to set out their approach to local investment within their Investment Strategy Statements and work with strategic authorities to identify suitable investment opportunities. The Investment Committee has identified local investment as a priority area and is establishing a working group to support implementation and development of good practice, including; developing local investment opportunities, building relationships with strategic authorities, considering due diligence processes and guidance on how opportunities should be assessed in line with fiduciary duty.

Responsible investment and fiduciary duty

The Board remains active in discussions regarding fiduciary duty and responsible investment.

The SAB is now represented on the Department for Work and Pensions (DWP) working group on fiduciary duty. While the guidance being developed by DWP will be directed primarily at trust-based pension schemes, it is likely to be influential across the wider pensions sector and may have implications for the LGPS.

The Responsible Investment Advisory Group (RIAG) continues to develop practical guidance on responsible investment policy development, including consideration of how member views may appropriately be taken into account. The Board is also continuing its work on investment in conflict zones and wider responsible investment issues.

SAB projects

Governance review

The Board has undertaken a review of its governance arrangements following the Fit for the Future reforms, including consideration of committee structures, stakeholder engagement and future workplans. The review concluded that the most immediate governance implications arise within the Investment Committee due to the scale of changes affecting the relationship between funds and pools.

Peer support programme

The Board's peer support programme continues to develop, with the first peer support training delivered in May 2026 and a pilot review planned for autumn 2026. The Board remains committed to developing a sustainable peer support offer that complements independent governance reviews and supports continuous improvement across the LGPS.

Committees work

Cost Management, Benefit Design and Administration Committee (CMBDA)

Current priorities include the 2024 cost control process, review of local fund valuations, Access and Protections implementation, employer exit issues, administration strategy development and gender pensions gap research.

Compliance and Reporting Committee (CRC)

Current priorities include governance implementation, annual report guidance, conflicts of interest, knowledge and understanding, independent governance reviews, local pension board support and engagement with The Pensions Regulator.

Investment Committee (IC)

Current priorities include implementation of the Fit for the Future investment reforms, oversight of pools, reporting standards, local investment, responsible investment and cost transparency.

Board workplan update

Moving from policy development to implementation

With the publication of the regulations and statutory guidance, the Board's focus is now supporting effective implementation across the Scheme. Potential areas for additional SAB guidance include conflicts of interest, knowledge and understanding, training, pool oversight, reporting standards, local investment and administration-related support.

The Board will continue to work with MHCLG and stakeholders to support consistent implementation across the Scheme.

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Paper D: Regulations update for Scotland

Key points to note

This report provides the Scottish Public Pensions Agency's (SPPA) update to the Local Government Pensions Committee, covering the SCAPE discount rate change and associated actuarial factors review, progress on amendments to the LGPS (Scotland) Regulations and an update to the Ill Health Guidance.

Decisions

The Committee is asked to note the contents of this report.

Summary

SCAPE rate change – actuarial factors review

On 8 May, SPPA Policy alerted administering authorities and Heywood to an anticipated actuarial factors review due to an expected SCAPE discount rate change. Background information on SCAPE and the methodology by which the discount rate is set is available via [Public service pension schemes - SCAPE discount rate methodology: a GAD technical bulletin - GOV.UK](#).

We issued a note to administering authorities and Heywood on 19 May to notify them that the UK Government had issued a [Written Ministerial Statement](#) confirming the SCAPE discount rate and that HM Treasury had published new [central guidance](#) on the calculation of Cash Equivalent Transfer Values (CETVs), with an associated impact on transfer and pension sharing on divorce casework.

A further update provided a table setting out transitional arrangements that apply to non-club transfers, interfund calculations and CETVs for divorce. Information on the SCAPE rate change and the table are also available on the [Actuarial Guidance](#) page of [LGPS Regulations and Guidance](#).

The SCAPE rate announcement also allows the HM Treasury Directions for the statutory scheme valuations to be finalised. Related information is here: <https://www.gov.uk/government/publications/public-service-pensions-2024-valuations>.

Batch 1 factors, which include updated non-Club transfer out factors, pensioner cash equivalent value factors and pension credit factors, and an updated version of the transitional table were issued to administering authorities and Heywood in June. We anticipate receiving Batch 2 factors within a few days of drafting this update.

Regulations

Work is progressing on the formal response to the November 2025 consultation on amendments to the LGPS(S) Regulations and drafting of the consultation on the remaining further changes, including changes to the Normal Minimum Pension Age (NMPA), with all amendments to be made in one SSI this year. We are mindful of the need for guidance to accompany certain amendments.

We also still intend to review The Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998 and will consult on proposed amendments.

III Health Guidance update

We wrote to administering authorities to advise that we published an updated version of our III Health Guidance. This update includes information on BASRiS forms, which were omitted from the version issued in January. This is available on our website here: [LGPS III Health Guidance](#).

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Paper E: Regulations update for Northern Ireland

Key points to note

Public Service pension regulations are a devolved matter for the Northern Ireland Assembly. Regulations for the Local Government Pension Scheme (LGPS) in Northern Ireland are made by the Department for Communities (the Department).

Decisions

The Committee is asked to note the contents of this report.

Summary

The Department for Communities has issued statutory guidance on the administration of the McCloud remedy. The Department has also made regulations providing a temporary exemption to the Scheme administrator as regards the requirement to include the McCloud addition amounts on Annual Benefit Statements in 25/26 and 26/27.

The Department for Communities is making a Northern Ireland version of the Pension Schemes Bill and is considering including the LGPS clauses to give it power to issue guidance and direction on local investment.

Governance

Scheme Advisory Board

The Scheme Advisory Board last met on 22 September 2025 and plans to meet again on 24 August 2026.

Regulations

Statutory Guidance on McCloud

On 11 December 2024 the Department for Communities launched a [consultation](#) on draft statutory guidance on the implementation of the McCloud remedy. The consultation ran until 19 February 2025. The Guidance was issued on 10 March 2026.

Local Government Pension Scheme (Amendment) Regulations (Northern Ireland) 2026

On 18 March 2026 the Department undertook a brief and targeted consultation seeking the views of the Scheme Advisory Board and NILGOSC on proposals to amend the legislation governing the Local Government Pension Scheme (Northern Ireland), to allow NILGOSC the discretion to disapply the requirement to include McCloud Remedy information in Annual Benefit Statements for 2025/26 and 2026/27 for specific members or groups of members. The consultation closed on 2 April 2026 and the regulations were made on 15 June 2026.

Executive Pension Schemes Bill

In October 2025 the NI Assembly approved a Legislative Consent Motion (LCM) regarding the Pensions Schemes Bill in respect of a number of the key clauses. The Bill obtained Royal Assent on 29th April 2026 and those clauses included in the LCM also apply to Northern Ireland. This included the clauses concerning the remedy to the Virgin Media case but nothing else relevant to the NI LGPS.

In order to bring Northern Ireland in line with the remainder of the new Act, the Department for Communities is intending to introduce new primary legislation by way of the Executive Pension Schemes Bill. The Department is now considering including LGPS clauses in the Bill to give it the power to issue guidance and direction on local investment.

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Paper F: National POG update

Background

The National Pension Officer Group (NPOG) is made up of representatives from LGPS administering authorities in England, Wales, Scotland and Northern Ireland. Its purpose is to represent the views of LGPS administering authorities in relation to pension administration and government policy.

Decisions

The Committee is asked to note the content of this report.

Update from meeting of 19 June 2026

Minutes from the previous meeting

There was no significant progress on the LGA/SAB team restructure proposals discussed at the previous meeting due to the Chief Executive's absence, although an interim has now been appointed. NPOG remains concerned about the effect of this uncertainty on the team's resourcing and capacity.

Feedback from Regional Pension Officer Groups (POGs)

Implementation of “Access and Fairness” changes and Councillor/Mayor access to LGPS

A survey of 47 funds found that most are making progress on these changes but there is risk from a significant reliance on software suppliers' updates to systems. Confidence in meeting the statutory guidance deadlines of July and October 2026 remains low across the sector with software limitations, staffing resources and data quality challenges identified as key risks. NPOG will continue monitoring implementation progress.

AVC provider performance feedback

Feedback on AVC providers highlighted ongoing service concerns. For Prudential, responses from 29 funds identified continued delays, data issues, and a lack of engagement on KPIs. A subgroup will share the feedback with Prudential and seek a meeting with senior management to discuss priority improvements. Feedback from 13 funds on Clerical Medical/Scottish Widows similarly reported poor service,

inaccurate ABSs and processing issues, with some funds choosing to exit the provider. Further engagement with the provider will be arranged.

LGA Update

The LGA advised that the promotion toolkit will be circulated next week and that updated Dashboards guidance and a revised retirement planning guide have recently been published. Advice is also being sought on the process for assessing cohabiting partner eligibility where one partner has moved into a care home or is in hospital. A new administrator and employer website is due to launch in July. In relation to the National Insurance Database (NIDB), a councillor indicator will be added once software suppliers introduce the necessary functionality and work is underway to replace SYPA as the hosting provider.

MHCLG Update

MHCLG expects to publish its response on the Normal Minimum Pension Age (NMPA) and academy consolidation consultations before the summer recess with draft legislation anticipated in autumn 2026 and implementation targeted for April 2027. Supporting guidance will be issued ahead of the legislative changes to help funds prepare. The Department is also seeking suggestions for further regulatory improvements to the LGPS and is now turning its focus towards scheme administration. NPOG will collate and submit a list of proposed LGPS regulatory and administrative changes to MHCLG.

The Scottish Public Pensions Agency (SPPA)

Plans to include all relevant changes covered in the recent England and Wales consultations in a single Scottish Statutory Instrument (SSI). There are no timescales for this work.

Department for Communities (NI) update

Northern Ireland is broadly aligned with developments in England & Wales but:

- has provided temporary relief on McCloud ABS requirements
- is still assessing on Access and Fairness implementation

Key reforms are progressing but not yet finalised, with continued policy development underway.

Software Provider Update

Representatives from software suppliers, Heywood, Civica and Equiniti, gave updates focussed on their implementation the recent legislative changes “Access and Fairness” and Councillor/Mayor access to LGPS.

Updates highlighted ongoing dependency on suppliers for delivery of Access and Fairness and elected member requirements.

LGPS England & Wales SAB update

The Board has a substantial programme of work underway, with further details available through the [LGPS Board](#). Statutory guidance relating to the Fit for the Future changes is expected to be published this month, with guidance on pension administration strategies due to follow later in the year.

Councillor training - need for improved support. Increasing turnover of councillors is creating challenges for pension boards and committees. SAB plans to support by developing a basic introductory webinar (approximately one hour) for new councillors (planned for September). The session will focus on role of the Scheme Advisory Board, where to find resources and basic LGPS understanding. Funds are also encouraged to promote the SAB annual assembly.

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Paper G: Training, conference and qualification update

Decisions

The Committee is asked to note the contents of this report.

Employer and administrator training

The [2026 training programme](#) continues to sell well with limited places now available for the remaining dates.

As in previous years, bookings have been slower for in-person courses, and the in-person employer role course due to take place in May was cancelled due to low numbers. Demand remains strong for online courses.

The two new courses for 2026, additional benefits and understanding tax allowances are both sold out for all dates with the first courses taking place this summer.

All training courses have been updated during 2026 to reflect changes in legislation and/or actuarial factors.

Due to staff changes within the team all scheduled survivor benefit training courses for 2026 have been cancelled. More survivor benefit courses are planned for 2027, and priority will be given to those who were booked on the cancelled courses.

A prize draw has been introduced for those completing post training course surveys. It is hoped that this will lead to more feedback which will help to inform any changes to the courses in future.

PMI Pinnacle Awards

The team has received two nominations for [the PMI Pinnacle Awards](#).

The LGPS Training and Development Team has been nominated in the Impact on Learning and Professional Development category.

Toni Durrant has been nominated in the Pensions Tutor of the Year category.

The final results will be announced at an awards ceremony in London on 13 November.

Fundamentals training

Fundamentals is a three-day training course aimed at elected members and others who attend pension committees and local pension boards.

The course provides a scheme overview and covers current issues in relation to administration, investments and governance of the Local Government Pension Scheme (LGPS). The course also provides valuable networking opportunities. All sessions are delivered by experts in their field.

We have confirmed the locations and dates for the 2026 training:

Table 1: Fundamentals training 2026

Day	Date	Location or online
Day 1	7 October	London
Day 1	21 & 28 October	Online
Day 2	5 November	London
Day 2	20 & 27 November	Online
Day 3	3 December	London
Day 3	9 & 16 December	Online

The team is currently working on a draft programme which will be published shortly. The training will be available to book in the summer.

LGPC councillors serving during the 2026/27 committee year (September 2026 to August 2027) will receive a complimentary place on our Fundamentals training programme. If you would like to attend, please email training.lgps@local.gov.uk.

The Certificate in LGPS Administration

The Certificate in LGPS Administration is an LGPS specific level 3 pensions qualification which is run by the LGA and accredited by PMI. It is suitable for LGPS administrators in England and Wales.

There are currently 131 students actively studying towards the qualification.

The pilot group of 36 students began in April 2025. 30 of these students are now studying towards their final exam and on track to complete the qualification in September.

Cohort two and three are also progressing well.

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The fourth cohort of 50 students will begin studying in September 2026.

Subsequent cohorts of 50 students will begin studying every April and September, subject to demand. We have retained a cap of four students per fund per cohort in the interest of fairness.

Training and development team staff changes

Gareth Wookey left the team on 7 July 2026 to take up a new role at Kent Pension Fund. A successful recruitment exercise has taken place and a new LGPS Training and Development Adviser will join the team at the end of August.

Faiza Israth joined the team on 29 June as a Programme Support Officer. Faiza will provide additional administrative support to the qualification and training programmes.

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