



A New Era for Football Governance

Part 6: Leagues, Clubs and the New Regulatory Architecture

How football's layered regulatory landscape may work in practice



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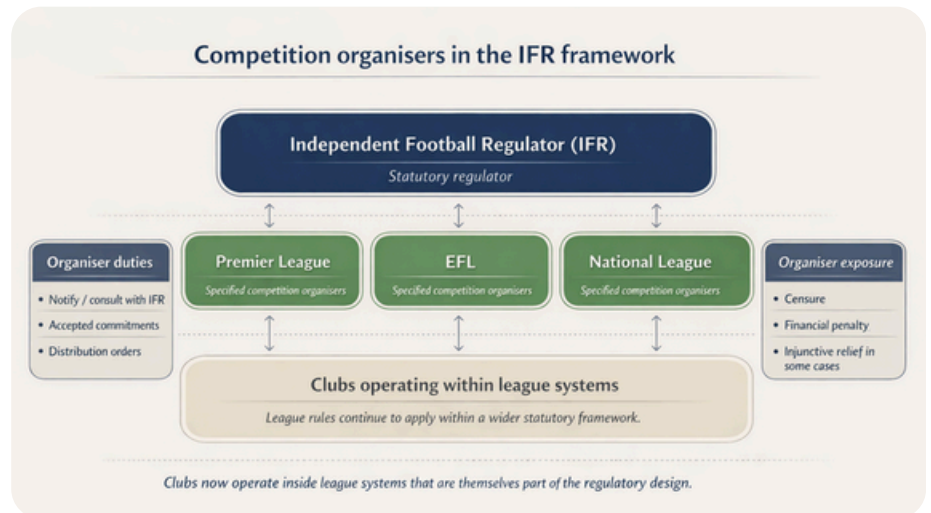
Competition Organisers in the IFR Framework

The IFR is not only a club-facing regulator. The framework also reaches into the competition organiser layer, meaning that the leagues themselves now sit within the wider statutory architecture of football regulation.

→ Why this matters

That matters because clubs do not operate in a vacuum. They operate inside league systems that continue to make and enforce rules, while the IFR adds a statutory framework above and around them.

In practice, the effectiveness of the new regime will depend not only on what clubs do, but also on how competition organisers interact with the regulator.



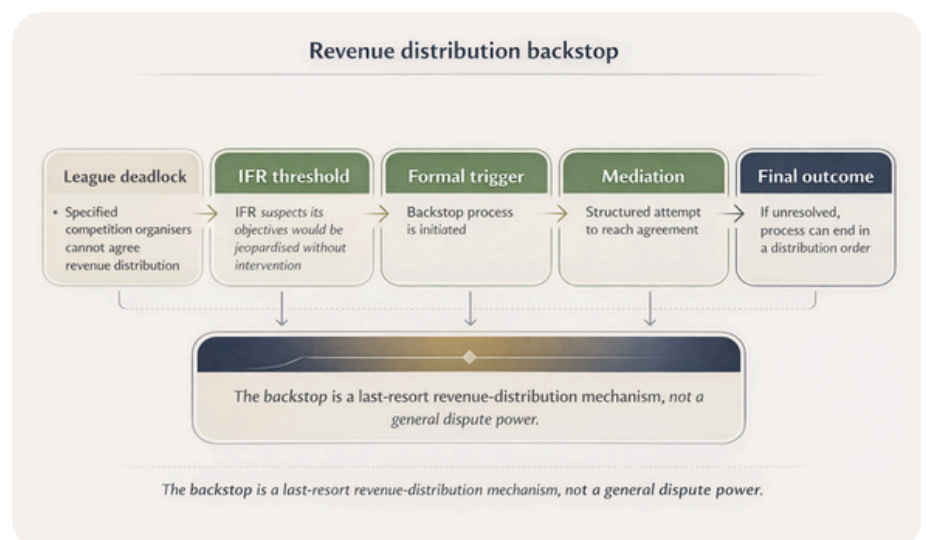
→ Competition organiser duties and exposure

Competition organisers now sit inside the regulatory design, not outside it. The framework gives them duties to notify and consult with the IFR in certain circumstances, and it also exposes them to regulatory consequences in some cases if organiser obligations, accepted commitments, urgent directions, distribution orders or IFR rules are not met.

→ What the backstop actually means

The backstop is a last-resort mechanism for disputes about the distribution of relevant revenue between specified competition organisers.

If those organisers cannot agree, and the IFR believes that leaving the issue unresolved would jeopardise its objectives, it can trigger a formal process involving mediation and, if needed, a final stage that can end in a distribution order.



→ Bottom practical line

For clubs, the practical message is that the IFR is not only supervising individual compliance. In some circumstances, it can also intervene at system level where disagreement between leagues threatens the wider regulatory objectives.

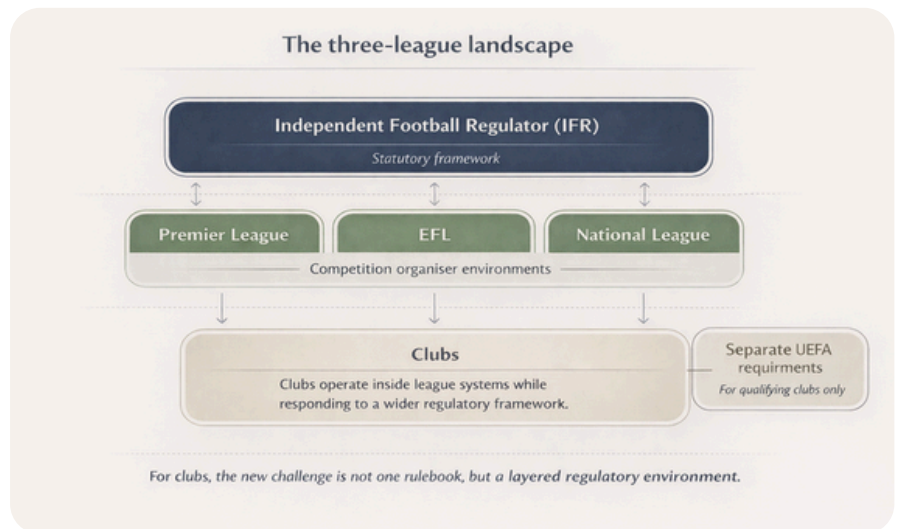
The Three-League Landscape and Layered Regulation

For clubs, the practical challenge is not simply that a new regulator exists. It is that existing league rules continue to apply, while the IFR adds a statutory framework above and around them. **For some clubs, UEFA rules may also sit alongside both.**

→ Three leagues, one emerging architecture

In practical terms, clubs are operating within three distinct competition organiser environments:

The **Premier League**, the **EFL** and the **National League**. Each already has its own rules, governance arrangements and regulatory expectations, but all now sit within the wider direction of the emerging IFR regime.



→ The Premier League as a live example

The Premier League already provides a live example of this layered environment. From **2026/27**, it is replacing PSR with a new financial system built around **Squad Cost Ratio** and **Sustainability and Systemic Resilience**.

SCR will regulate on-pitch spending to **85%** of football revenue and net profit/loss on player sales, with a **30% multi-year allowance** above that threshold before clubs must return to compliance or face a sporting sanction. The League has also said the new system is intended to work in parallel with UEFA rules and be consistent with the objectives of the IFR.

→ The EFL and National League picture

The EFL already operates an established organiser-led financial framework, including Championship Profitability and Sustainability Rules and a Club Financial Reporting structure. The National League also maintains its own competition and governance framework, and explicitly signals that its governance information may be affected by the ongoing establishment of the IFR. That means the question of layered regulation is not confined to the top of the pyramid, even if the pressures and the resources available to respond may differ across the leagues.

→ What this means for clubs

For clubs, the issue is not simply overlap in theory. It is how governance, financial, licensing and evidence requirements may need to be managed across several rulebooks at once, with different owners of the process, different reporting expectations and potentially different timing

→ Bottom practical line

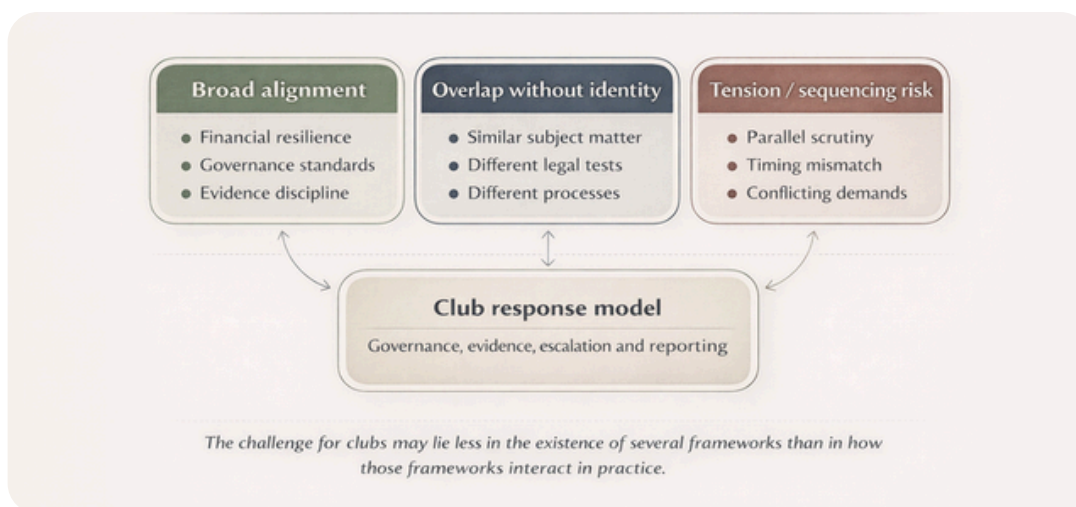
The practical challenge may increasingly be not just understanding each regime in isolation, but operating coherently across all of them in practice.

Overlap, Duplication and System Friction

The challenge for clubs may not be that several frameworks exist. It may be that those frameworks are not always doing exactly the same job, even where they touch similar subject matter. The IFR has already acknowledged that overlap and duplication with competition organiser processes may arise, even where efforts are made to minimise it.

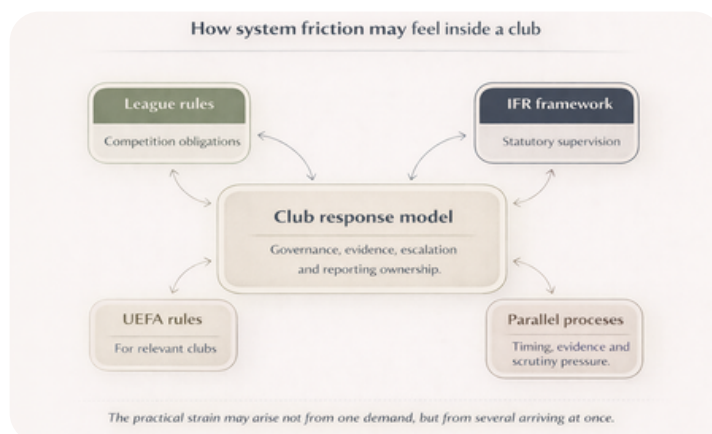
→ Where alignment is likely

Some areas will broadly pull in the same direction. Financial resilience, governance standards, evidence discipline and timely reporting are all themes where league rules and the IFR framework may aim at similar underlying outcomes, even if they do so through different tools.



→ Where friction may emerge

The IFR has made clear that league and IFR processes may run in parallel, and that their objectives and functions are not identical. For clubs, that could mean similar issues being examined through different tests, different evidence expectations, different procedures and different timing.



→ What this could mean in practice

In practical terms, the strain may come from duplicate information requests, differing reporting calendars, parallel scrutiny of similar issues, or uncertainty over who owns the response inside the club.

The challenge for clubs may increasingly be not just understanding several frameworks, but operating coherently across them.

Appendix: Three-League Snapshot

This appendix provides a simple comparative view of the three competition organiser environments clubs may need to navigate alongside the emerging IFR framework.

League environment	Current organiser-led framework signal	Practical layered-regulation point
Premier League	New financial system from 2026/27 built around Squad Cost Ratio (SCR) and Sustainability and Systemic Resilience (SSR)	Clearest live example of league-rule redesign alongside UEFA requirements and stated consistency with IFR objectives.
EFL	Established organiser-led financial regulation framework, including club financial reporting and Championship PSR changes	Clubs are already operating within an active organiser-led financial oversight environment before the IFR regime fully beds in.
National League	Competition and governance framework in place, with governance materials acknowledging the wider IFR context	The layered-regulation issue is not confined to the top of the pyramid, even if the pressures and governance capacity may differ at this level.

The challenge for clubs will not look identical across the pyramid, even if the direction of travel is increasingly shared.