

Revenues and Benefits Discussion Group

11 December 2023

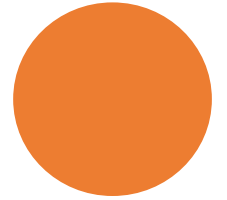


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Workshop: Automation & AI Co-Piloting

- Date: January 2024 TBC
- Time: 11:00-12:30
- Presentations:
 - 1 Graeme Maychell, Govtech – Automation to improve collection and Paperless Billing made easy
 - 2 Aneeq Star & Andrew Smith, ICS AI – using AI co-pilots to assist with assessment and drive-up customer focused productivity.
 - 3 Open discussion





VISIONARY NETWORK
The Independent Revenues and Benefits Discussion Group

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[Bristol City
Council Case
Study](#)

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The law and practice relating to Welfare Benefits is complex, detailed, open to interpretation and endlessly dynamic

LA Directories Ltd is here to help professionals across England, Wales, Scotland and Northern Ireland correctly and efficiently identify and understand the ever-changing law and guidance that governs the calculation of entitlement to Housing Benefit, Rates (Northern Ireland), Universal Credit, Council Tax Reduction and Discretionary Housing Payment.

LA Directories Ltd takes the law and guidance relating to Housing Benefit, Rates, Universal Credit, Council Tax Reduction and Discretionary Housing Payment then interprets and consolidates it into three product ranges...

- The Benefits Directory a web-based knowledge management solution
- The Training Directory provision of open and in-house training courses at all levels
- Consultancy services

Local authorities across England, Wales and Scotland are using our services as well as the Northern Ireland Housing Executive.

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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.



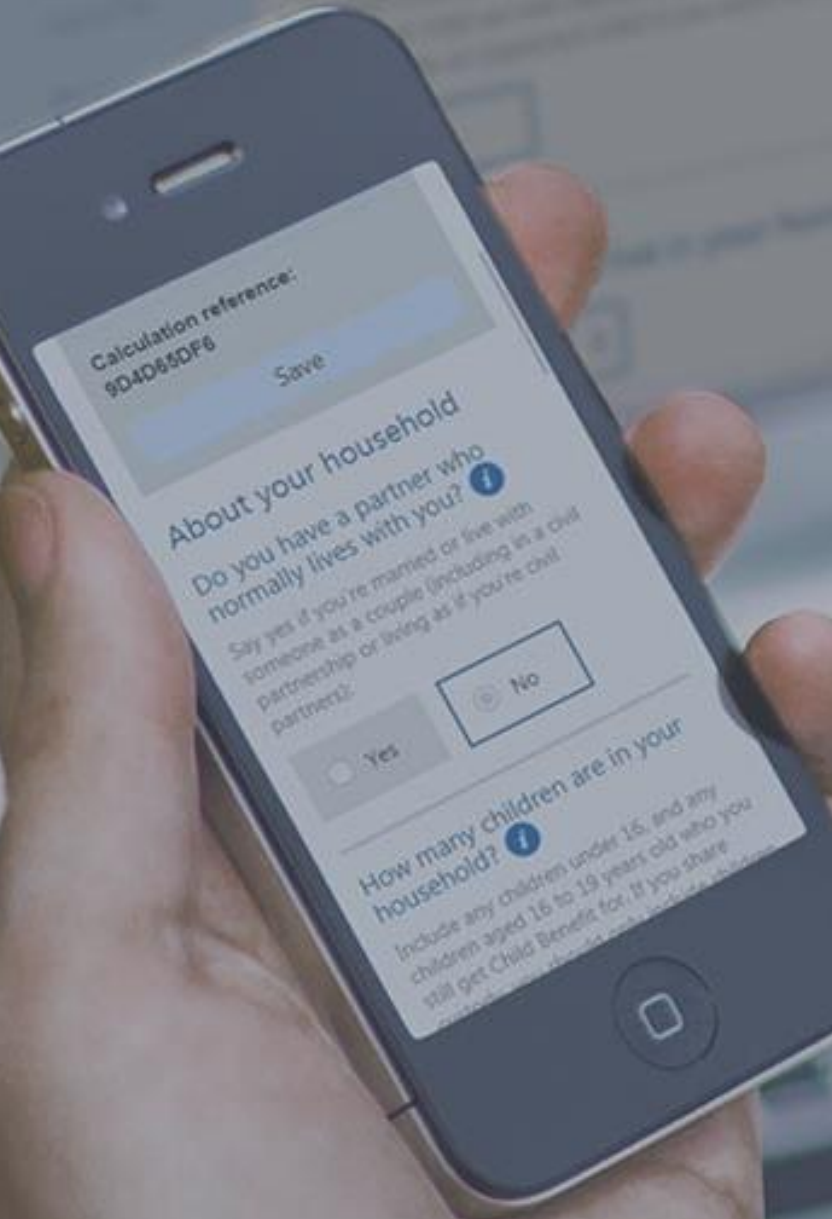
our customers:

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®

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



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In the news

Islington's Housing Crisis and Council Home Building Challenges



Housing Crisis in Islington: The borough faces severe issues with overcrowding and long waiting lists, despite building hundreds of affordable council homes since 2010.

Building Challenges: Increased construction costs, inflation, and high interest rates are hindering the ability to build new council homes.

Right-to-Buy Income Policy: The government announced that councils can keep 100% of income from homes sold through right-to-buy to build more council homes.

Red Tape Issue: Government rules restrict councils to use only 40% of right-to-buy income for new social housing projects, leaving Islington unable to utilize additional funds as existing schemes are already funded to this limit.

Proposal for Rule Change: Lifting the 40% limit could enable immediate investment in new council home projects.

Islington's Housing Crisis and Council Home Building Challenges



Punitive Charges for Unspent Income: Councils not spending the additional right-to-buy income within five years face repayment with compounded interest, leading to a significant financial burden.

Difficult Choices for Councils: Facing high interest charges, councils might decide to return unspent funds early, but this means losing the money permanently.

Government's Unintended Consequence: The current situation contradicts the government's intention to boost council house building.

Islington's Track Record: The borough has successfully delivered council homes since 2010, but current rules restrict their ability to use available funds.

Request for Flexibility: Islington asks the government to allow combining right-to-buy receipts with other public funding sources and more flexibility in using right-to-buy income to address the local housing crisis effectively.



Pandemic Impact on Council Tax Arrears and Debt Recovery Efforts

- **Increased Council Tax Arrears:** The pandemic has led many households to fall into council tax arrears for the first time.
- **Escalation of Debt Recovery:** With budget squeezes, some local authorities have intensified debt recovery actions.
- **Report Findings:** The Levelling Up, Housing and Communities Committee reports that immediate repayment demands are not mandatory, but the message seems unclear to councils.
- **Inefficient Enforcement Concerns:** MPs noted that rushing to enforcement when households cannot pay leads to resource wastage, distress, and missed opportunities for debt advice.



Pandemic Impact on Council Tax Arrears and Debt Recovery Efforts

- **From a report by Levelling Up, Housing and Communities Committee**
- **Guidance for Discretion:** The committee urges clearer regulation and best practice guidance for councils, emphasizing discretion in not demanding immediate full repayment of council tax debt.
- **Clive Betts' Statement:** The committee chair, Clive Betts, stressed that councils, despite their financial pressures, should not hastily chase arrears from those least able to pay and should consider enforcement only as a last resort.
- **Increased Reliance on Council Tax:** The local government sector's dependence on council tax for resources has grown, with the tax now accounting for 57% of council core spending power, up from 49% in 2015-16.
- **Call for Council Tax Reform:** The committee reiterated the need for government reform of council tax, suggesting property revaluation, additional bands, and considering a long-term replacement for the levy.

Housing Maintenance Contractor Fraud Concerns and Guilford Council Actions

Fraud Concerns Raised: The authority reported potential fraud involving a housing maintenance contractor to the police, following concerns raised in July.

Contract Review and Actions: A review of contracts led to the termination of some agreements and the pausing of certain works for further inquiries, as reported in a document for a special committee meeting.

Findings of the Review: Evidence of overspends and poor contract management, mainly related to spending, compliance, and delivery, was discovered.

Initial Enquiries: Monitoring officer Susan Sale reported on “contract failures” and overspending, indicating governance failures within the council, especially in financial controls and procurement in housing services.

Housing Maintenance Contractor Fraud Concerns and Guilford Council Actions

Governance Review Plan: An internal governance review team is proposed to investigate the failures and recommend an action plan.

External Support and Costs: The governance review might include external support due to internal capacity limitations, potentially costing up to £250,000.

Formation of Project Board: A project board, including senior leadership, the council leader, and relevant directors, will oversee the review process and suggest governance reforms.

Emphasis on Transparency: Amid criticisms over information availability, Sale emphasized transparency as central to the council's work.

Committee Member's Perspective: Independent committee member Murray Litvak acknowledged the complexity of the situation and cautioned that resolution might take time, noting the cunning nature of contractors in such scenarios.

Context of Financial Constraints: The council imposed strict spending controls earlier in July to avoid a Section 114 notice, in the context of a £300m debt and rising costs.

The Shift in Remote Work Trends and Corporate Strategies

- **Stalled Return to Office Efforts:**
 - Efforts to bring remote workers back to corporate offices have stalled, with data from various sources, including government and private-sector organizations, showing a flat trend.
- **Decline of "Return to the Office" Campaign:**
 - Stanford economist Nick Bloom declared the "return to the office" movement dead, attributing the campaign's support to real-estate interests, commercial landlords, and cities missing labor force spending.
- **Data on Work From Home (WFH) Trends:**
 - Research from the US Census Household Pulse Survey, Bloom's Working From Home Research Project, and commercial property firm Kastle shows consistent WFH levels since 2023.
- **Corporate Responses to WFH:**
 - Major companies like IBM, Apple, Amazon, Google, and Meta have issued mandates for employees to return to office work, with varying degrees of implementation and success.

The Shift in Remote Work Trends and Corporate Strategies

- **Employer Regrets and Employee Pushback:**
 - Some employers regret their return-to-office strategies, and about 42% of companies have experienced higher-than-expected employee turnover due to inflexible mandates.
- **Current State of WFH:**
 - As of mid-2023, 28% of full workdays for Americans aged 20-64 were performed at home, a significant increase from pre-pandemic levels.
- **Benefits of Remote Work:**
 - Remote work offers advantages for employers, including access to a wider talent pool, reduced turnover, lower costs, and potential wage adjustments due to labor supply effects.
- **Economic Analysis:**
 - The rise of remote work allows companies in high-wage areas to hire in lower-wage regions, potentially reducing quit rates and turnover costs with hybrid working arrangements.

New Working from Home Policy in Whitehall

- **Policy Change:** The UK government has issued new guidelines requiring civil servants to spend at least 60% of their time in the office.
- **Civil Servants' Reaction:** Nearly 40% of surveyed PCS union members are considering quitting due to this change. The survey included 12,000 civil servants, with 39.43% indicating they might leave.
- **Impact on Specific Groups:**
 - 58.71% of those with caring responsibilities are contemplating leaving, citing increased stress and reduced ability to care for dependents.
 - 39.75% believe that more frequent office attendance could disadvantage them due to their sex, disability, or age.
 - 82.43% reported that hybrid working had increased their productivity.

New Working from Home Policy in Whitehall

- **Policy Details:**
 - Senior staff and those early in their careers are expected to come in more often.
 - The policy is not contractually mandated but is strongly encouraged.
 - It was devised by Jeremy Quin, former Cabinet Office minister, and supported by John Glen, his replacement.
- **Civil Servants' Concerns:**
 - Concerns include increased commuting time, extra costs, and challenges in managing personal and family health needs.
 - Specific issues raised include difficulties for a peri-menopausal woman, a civil servant caring for a relative with cancer, and another with a newborn child.
- **PCS General Secretary's Statement:**
 - Mark Serwotka highlights the widespread opposition to the policy among union members.
 - Emphasizes the need for maximum flexibility in work arrangements.
- **Cabinet Office Response:**
 - Stresses the benefits of collaborative face-to-face working.
 - Aligns with practices in much of the private sector.
- **Additional NAO Findings:**
 - One in five government departments don't know the number of underperforming staff.
 - Challenges in attracting and retaining workers amid declining morale and more frequent industrial action.

New Working from Home Policy in Whitehall

The real home office

Civil service office occupancy as a proportion of daily capacity

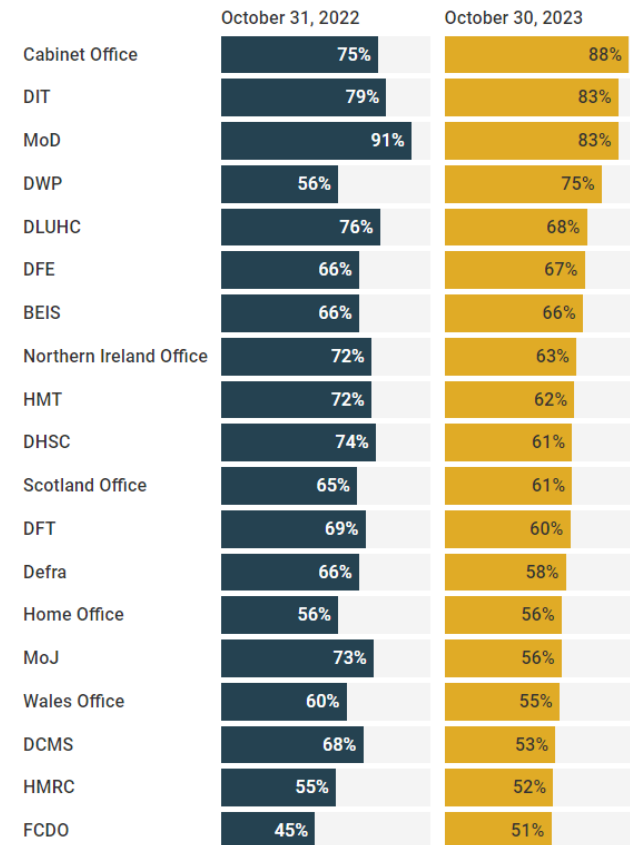


Chart: The Times and The Sunday Times • Source: Cabinet Office



Recent Trends in Cash Usage and Regulation in the UK

- **Increase in Cash Transactions:** For the first time in 10 years, cash usage in the UK has increased, with 19% of purchases made using notes and coins in the past year, up from 15% the previous year.
- **Reasons for the Increase:** The rise in cash use is attributed to consumers being more budget-conscious amid cost of living pressures and a natural return to cash following its decline during the pandemic.
- **Retailers' Burden:** Retailers face increasing fees for accepting card payments, driving a preference for cash transactions.
- **Long-term Decline Expected:** Despite the current uptick, UK Finance predicts a long-term decline in cash use post-financial squeeze.



Recent Trends in Cash Usage and Regulation in the UK

- **New Proposed Rules by FCA:** The Financial Conduct Authority (FCA) proposed new rules to ensure access to cash, considering the closure of bank branches and ATMs.
- **Impact of Branch and ATM Closures:** In the last two years, 1,391 bank and building society branches and 2,176 free-to-use ATMs have closed.
- **Government Measures for Cash Accessibility:**
 - Urban areas: Free cash withdrawals and deposits must be available within one mile.
 - Rural areas: Maximum distance for cash access is set at three miles.
 - Penalties for banks failing to provide these services.
- **FCA's Future Role:** The FCA will require banks to assess and address local cash access needs, considering factors like transport and demographics. It aims to protect consumers, especially the vulnerable, from unreasonable costs in accessing cash.

State Pension underpayments: progress on cases reviewed to 31 October 2023

Category	Cases reviewed ^[fo] <u>otnote 1]</u>	Underpayments identified ^[fo] <u>otnote 2]</u>	Average arrears payment ^[fo] <u>otnote 3]</u>	Total amount repaid
Married (Cat BL)	270,024	37,488	£5,931	£220.3 million
Widowed	240,786	17,894	£12,383	£219.9 million
Over 80 (Cat D)	83,154	26,941	£2,245	£56.7 million

Between 11 January 2021 and 31 October 2023, the checking process has identified 82,323 underpayments, owed a total of £497.0 million.



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Local government finance policy statement 2024 to 2025

- **Funding Increase:** The UK Government announced a funding increase for the local government sector, with approximately £64 billion available in 2024-25, up from £59.5 billion.
- **Context:** The policy paper was issued ahead of the provisional Local Government Finance Settlement, coinciding with a session where Michael Gove, Levelling Up Secretary, will discuss local authorities in distress.
- **Revenue Support Grant:** The grant will increase in line with the Consumer Price Index (CPI) of inflation.
- **Council Tax Principles:** The government aims to protect local taxpayers from excessive council tax increases and proposes council tax referendum principles. These include:
 - A core limit of up to 3% for local authorities.
 - A 2% adult social care precept.
 - Specific principles for shire district councils, police authorities, and fire and rescue authorities.
 - No principles for mayoral combined authorities or town and parish councils, but their decisions will be reviewed for future considerations.

Local government finance policy statement 2024 to 2025

- **Government's Stance:**
 - Michael Gove emphasises the need for stability and continuity, ruling out fundamental reforms to the system for the current review period.
 - He acknowledges ongoing inflation pressures on local authorities and encourages the use of reserves to maintain services.
 - The Exceptional Financial Support framework will be available for councils facing budget concerns.
 - Gove criticises councils adopting a four-day working week, urging them to cease immediately.
- **Sector Responses:**
 - **LGA Chair Cllr Shaun Davies:** Welcomes clarity but urges the government to address growing financial issues facing councils, highlighting the risk of further cuts to local services.
 - **District Councils' Network:** Expresses concerns over tight funding and the likelihood of having to increase council tax. Emphasizes the need for more freedom in setting local tax rates and calls for a sustainable system for local government finance.
- **Consultation Process:** All proposals are subject to the usual consultation process within the Local Government Finance Settlement, with the statement covering England only.



Your Homes
Newcastle

Newcastle City Council's Closure of Your Homes Newcastle (YHN) and Transition In- House

- **Overview:**
 - Newcastle City Council has decided to close Your Homes Newcastle (YHN), an arm's-length management organisation (ALMO) for housing, after 19 years of operation.
 - The staff and operations of YHN will be brought in-house to the council.
- **Background of ALMOs:**
 - ALMOs were established in the early 2000s, enabling councils to access the former decent homes fund without stock transfer to housing associations.
 - YHN was created in 2004 for this purpose, but changes in funding and regulations have diminished the need for a separate housing body.
- **Regulatory Changes:**
 - The Social Housing (Regulation) Bill will introduce six consumer standards from April 2024, requiring local authority landlords to undergo proactive inspections.
 - The Building Safety Act 2022 has established a Building Safety Regulator, imposing additional obligations on the safety of tall buildings (Newcastle has 42 buildings over 18 meters).
- **Council's Rationale:**
 - The council cites major financial and regulatory changes in the housing sector.
 - Aims for more efficient use of resources and an effective delivery of services to residents.
 - Sees the transition as an opportunity for improvement and innovation in housing services.
- **Public Support:**
 - A consultation with tenants and leaseholders showed 80% support for bringing the ALMO in-house.

Financial Struggles During the Festive Season



- **Key Findings:**
 - Approximately 6.5 million people in the UK will struggle to heat their homes this Christmas.
 - Around 2.7 million individuals face the choice between buying food or presents.
 - More than 14 million consumers plan to reduce the number of presents they purchase.
 - 6 million people are limiting gift buying to children only, due to financial constraints.
- **Cost of Living Crisis Impact:**
 - The festive season intensifies the cost of living crisis, with many experiencing significant money worries.
 - David Cheadle, the acting chief executive of the Money Advice Trust (which runs National Debtline), emphasizes the severe effect of the crisis on household budgets during Christmas.

Financial Struggles During the Festive Season



- **Credit Usage for Christmas Expenses:**
 - Over 24 million UK adults (40% of the population) plan to use credit for Christmas presents.
 - 12 million intend to use credit cards, while 4.7 million will opt for buy now, pay later schemes like Klarna and Clearpay.
- **Long-Term Financial Impact and Government Response:**
 - Concerns about rising arrears and their long-term impact on household finances into 2024 and beyond.
 - National Debtline urges the government to implement a 'help to repay' scheme for energy arrears and extend the household support fund for local assistance.
- **Stigma and Secrecy Around Debt:**
 - Approximately a quarter of those in debt feel embarrassed about their situation.
 - One in six people in debt have not disclosed their financial struggles, with 10% hesitant to inform even their partners or loved ones.
- **Inflation and Household Bills:**
 - The headline rate of inflation decreased to 4.6% in October, down from 10.5% last December.
 - Despite this, households continue to face significantly higher bills due to previous steep increases.

Tale of two Mortgages: Boomer

Colin Stone's Early Property Journey:

- Bought his first property in 1986 at age 19, earning around £17,500 as a banker (equivalent to £50,000 today).
- Married to Ruth, also 56, and together moved to bigger houses twice, borrowing more for home improvements.

Overpaying Mortgage:

- The Stones have been overpaying their mortgage for 20 years, saving significant interest and reducing the mortgage term.
- Plan to retire in four years by paying off the mortgage seven years early.

Economic Context:

- Benefitted from the longest period of low interest rates in the Bank of England's history, which ended last year.
- Interest rates peaked at 14.88% in 1989, leading to a loss on their first property, but later property investments benefited from lower rates.

Tale of two Mortgages: Millennial

Damian Kasztelan's Situation:

- 35-year-old data analyst earning £50,000, struggling to buy his first home despite six years of saving.
- Moved from Swindon to Liverpool for more affordable property prices.

Contrasting Economic Realities:

- Highlights a two-tier economy: those who benefitted from low interest rates and those who did not.
- Bank's base rate decreased from 5.75% in 2007 to 0.1% in 2020, then increased to 5.25% by August this year.

Mortgage Market Changes:

- Cheap mortgage deals have almost disappeared, impacting new buyers.
- Mortgage rates have increased significantly since the 2020 low, affecting the affordability for new homeowners.

Advice for Current Market:

- Keeping repayments the same when rates fall can shorten mortgage debt.
- Most lenders allow 10% overpayment without penalty, which can be advantageous if on a fixed-rate deal.
- If savings interest rates exceed mortgage rates, it may be better to save and then use the accrued interest for mortgage overpayments.

UK Housing Market Trends and Predictions



Recent Price Drop:

The average asking price for a UK home dropped by £6,966 in December, a 1.9% decrease from November, bringing the average to £355,177.

This decline is larger than the typical 1.5% seasonal decrease observed over the last 20 years.



Annual Trends:

Year-over-year, new seller average asking prices are only 1.1% lower, showing more resilience than expected.



Influence of Mortgage Rates:

High mortgage rates in 2023 have impacted buyer affordability.

Despite recent drops in mortgage rates, they continue to be a challenge.



2024 Outlook:

Rightmove forecasts a further 1% drop in asking prices nationally.

Mortgage lending is expected to decrease, with UK Finance predicting a fall from £130bn in 2023 to £120bn in 2024.



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UK Housing Market Trends and Predictions



Mortgage Arrears:

Predicted to increase from 105,600 cases by the end of 2023 to 128,800 by the end of 2024.



Repossessions:

An increase in home repossessions is expected next year.



Market Resilience Amid Challenges:

Despite the tough market, most customers can still afford their mortgages due to stringent affordability tests implemented since 2014.



Expert Insights:

Tim Bannister, Rightmove's director of property science innovation, notes the market's resilience and predicts more stability heading into 2024.

James Tatch, head of analytics at UK Finance, acknowledges the increase in mortgage arrears but expects the numbers to remain below previous highs.



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Record-Breaking Rent Increases in Great Britain According to Rightmove

Historic Highs in November:

- Rent on new tenancies rose by 10.2% year-on-year in November, the largest increase for any November since Hamptons' records began in 2014.

Annual Rent Payments:

- Tenants paid a record £85 billion in rent in 2023.
- This total rent bill has doubled since 2010 (over £40 billion).

Driving Factors:

- A 25% increase in the number of renting households since 2010.
- High house prices and mortgage costs make home buying challenging, particularly for younger adults.

Regional Variations:

- Fastest growth in inner London: Average monthly rent for newly let properties up by 13.2% to £3,174.
- Slowest growth in South-West England: Increase of 5.1% to £1,162 per month.

Record-Breaking Rent Increases in Great Britain According to Rightmove

Millennial Renting Dynamics:

- Higher interest rates lead to prolonged renting among millennials.
- Millennials are renting larger, more expensive homes as they start families, contributing to higher total rent payments.

Impact of High Interest Rates:

- Interest rate hikes are causing a decrease in house prices.
- Rightmove reported a 1.9% drop in average asking prices in December.

Long-Term Outlook:

- Higher interest rates may result in more millennials renting for life.

Rental Property Shortage:

- Shortage of rental properties has led to increased competition and higher rents.
- Rising interest rates have led to some landlords selling properties, contributing to the shortage.

Expert Insight:

- Aneisha Beveridge, head of research at Hamptons, notes the significant rise in the rent bill over time, driven by more households renting and rental growth.

Quote of the Week

“Change is the law of life. And those who look only to the past or present are certain to miss the future.” - John F. Kennedy

John F. Kennedy was an American politician who served as the 35th president of the United States from 1961 until his assassination in 1963. He is remembered for his leadership during the Cold War, the Cuban missile crisis, the civil rights movement, and the space race.





114 Watch

- Councils reporting their struggling budgets

LGA Survey on Council Financial Crisis

- **Survey Findings:** A survey involving 114 chief executives and 71 council leaders revealed that 18% of them might need to issue a statutory notice this or next year.
- **Confidence in Funding Services:** Approximately 54% are not very confident about funding statutory services up to the end of 2024-25.
- **Response to Autumn Statement:** 63% of respondents see no relief from the Autumn Statement in addressing their financial challenges.
- **Funding Cuts:** Councils are struggling due to a 27% real-terms funding cut since 2010-11.
- **LGA Chair's Statement:** Shaun Davies, LGA Chair, expressed concern over the lack of funding in the Autumn Statement, highlighting the risk of financial difficulties and the possibility of issuing Section 114 reports.

LGA Survey on Council Financial Crisis

- **Sector's Financial Viability:** The financial viability of local councils has weakened, with rising service demands and costs outpacing funding.
- **Projected Funding Gap:** Councils face a forecast funding gap of £4bn to maintain current service levels until March 2025.
- **LGA's Call for Action:** The LGA is urging ministers to provide sufficient funding in the upcoming local government settlement to avoid drastic service cuts.
- **Government's Response:** Local government minister Simon Hoare acknowledged the sector's pressures, promising to consider these challenges in the upcoming budget settlement, responding to concerns raised by former home secretary Priti Patel.



Overview of Michael Gove's Testimony to LUCC

- **Core Spending and Fiscal Health:**
 - Michael Gove, addressing the Levelling Up, Housing, and Communities Committee, highlighted that core spending power for local authorities has risen above inflation, countering funding concerns.
- **Local Government Association's Warning:**
 - Discussed the Local Government Association's research predicting potential financial crises for councils, with Gove suggesting these warnings might be exaggerated.
- **Financial State of Local Authorities:**
 - Emphasised that many local councils have built robust financial reserves.
 - Acknowledged varying degrees of financial stability and innovation among local authorities.
- **Challenges in Specific Sectors:**
 - Recognised real financial pressures in critical areas like children's social care, special educational needs, adult social care, homelessness, and asylum seeker support.

Nottingham City Council Issues S114 Notice Due to Financial Pressures

- **Homelessness and Social Care Demand:** Excess demand in these areas has led Nottingham City Council to issue an S114 notice.
- **Inability to Fund Services:** The council announced its inability to finance services within its budget after prolonged efforts to balance its finances.
- **Financial Gap:** Despite utilizing reserves, the council faces a £23.4m funding gap.
- **Budget Overspend:** The gross forecast for the General Fund indicated a £28.1m overspend, with a net overspend of £25.9m against a £262m budget for 2023-24.
- **Use of Reserves:** The deployment of service-held reserves and release of technical and treasury items reduced the gross pressure by £15.3m.



Nottingham City Council Issues S114 Notice Due to Financial Pressures

- **Council Statement:** Noted the volatile operating environment, with small changes in demand leading to significant financial pressures, especially in social care and homelessness.
- **Political Blame Game:** Home Office minister and local MP Robert Jenrick blamed the council, while sector leader Jonathan Carr-West pointed to a systemic failure.
- **Jonathan Carr-West's Remarks:** As Chief Executive of LGIU, he noted that the issue reflects a broader crisis, with about one in 10 councils at risk of effective bankruptcy.
- **Call for Government Action:** Carr-West urged for multi-year financial settlements linked to service demand rather than political motives, and for councils to have more autonomy over their revenue generation and expenditure.



Dudley Metropolitan Borough Council's Financial Crisis



- **Background:** Dudley Metropolitan Borough Council is facing a financial distress due to increased care demands and low reserves.
- **Financial Challenges:** The council confronts a serious financial challenge from rising care demands and a shortfall in commercial income, leading to further depletion of already low reserves.
- **Budget Risks:** Currently, forecasts indicate only £3m in the general fund reserve by year's end, with escalating cost pressures.
- **Savings Plan:** The medium-term financial plan involves achieving £35m in savings over three years, but past targets have not been met.
- **Internal Issues:** A lack of skills and capacity to recover the financial position within the council was noted, despite the competency of the finance team.
- **Strained Relations:** Strained relationships between officers and councillors are hindering reform progress.



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Dudley Metropolitan Borough Council's Financial Crisis



- **Cultural Changes:** Leaders emphasize the need for a more respectful culture to improve decision making and policy development.
- **Recommendations and Strategy:** The review team made 21 recommendations, including reorganizing the structure and developing a financial strategy for long-term stability.
- **Intervention:** An independent improvement and assurance board has been launched to oversee spending and ensure financial stability.
- **Leader's Commitment:** Patrick Harley, the council leader, stressed the importance of the improvement plan and the board in achieving financial stability and avoiding bankruptcy.
- **Comparison with Kirklees Council:** Similar financial struggles were seen in Kirklees Council, which managed to avoid a Section 114 notice through spending controls and improved reserves.



Leeds City Council's Financial Struggle

- **Budget Challenge:** Leeds City Council faces the task of delivering almost £60m in savings next year, requiring significant discipline and rigour.
- **Current Overspend:** The council has a forecasted overspend of nearly £31m this year.
- **Required Cuts:** To balance the 2024-25 budget, £59m of cuts are needed.
- **Service Scope Review:** The LGA, following a Corporate Peer Challenge, indicated the council must make tough decisions about service scope, as social care constitutes 70% of total spending.
- **Reimagining Services:** The LGA highlighted the need for reevaluating service delivery and questioning the traditional role of local government.



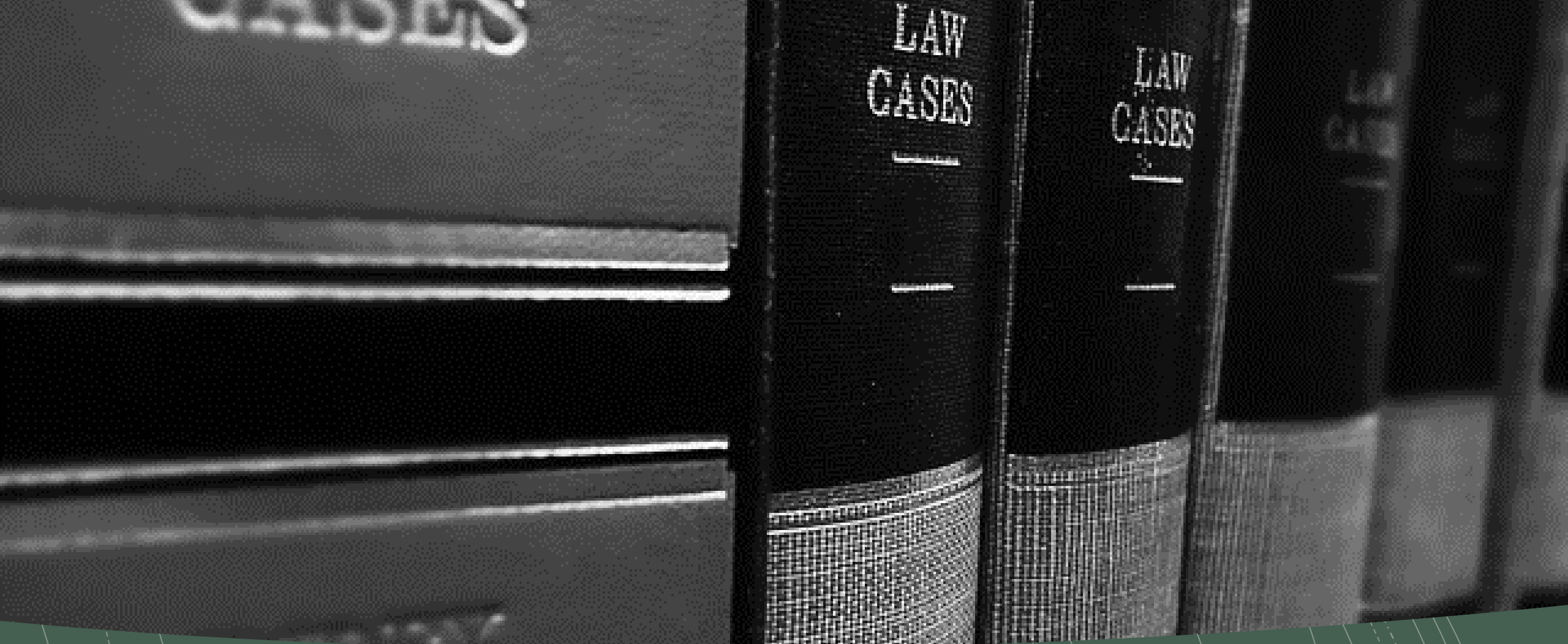
Leeds City Council's Financial Struggle

- **Budget Balancing Plan:** The council must develop a clear plan for budget balancing with defined accountabilities.
- **Low Reserves and Leadership:** Leeds's low reserve levels exacerbate the situation, demanding strong leadership for difficult budget decisions.
- **Pressure on Public Services:** Public services are under immense pressure amid national political uncertainties and a weary workforce.
- **Strategic Commitment:** Councillors' commitment to strategic city ambitions will face challenges, especially in ceasing certain practices and services.
- **Cost Management Measures:** The council has implemented freezes on non-essential spending and recruitment, and plans an accelerated release of properties for capital receipts.
- **Service Review:** Officers will conduct service reviews to enhance councillors' decision-making capabilities.
- **Projected Funding Gap:** A forecasted £163m funding gap by 2026-27 could lead to the loss of up to 750 full-time-equivalent positions.



Croydon: Lack of Budget & Statutory Duty

- See case law section on how being under a s114 did not protect a council from fulfilling its statutory duty/



Legal Issues of Note

Imam, R (on the application of) v London Borough of Croydon (2023) UKSC 45

■ **Case Overview:**

- Imam v Croydon focuses on when courts should mandate local authorities to comply with section 193(2) Housing Act 1996, ensuring suitable accommodation.

■ **Initial Court Decisions:**

- At first instance, Croydon avoided a mandatory order, arguing lack of suitable houses and funds.
- The Court of Appeal reversed this, requiring detailed evidence of resource limitations before accepting them as a reason to forego a mandatory order.

Imam, R (on the application of) v London Borough of Croydon (2023) UKSC 45

■ **Supreme Court's Stance:**

- Croydon's appeal was dismissed. The Supreme Court upheld that local authorities must be assumed to have the resources to fulfill statutory duties.

■ **Key Legal Principles:**

- The court shouldn't dilute statutory duties based on its view of available resources.
- Lack of detailed evidence from Croydon on its capacity to provide suitable accommodation.

Imam, R (on the application of) v London Borough of Croydon (2023) UKSC 45

■ **Five Factors for Mandatory Order:**

- The court outlined criteria for deciding on a mandatory order, including the use of contingency funds, past notices of non-compliance, impact on individuals, authority's responsiveness, and fairness to others.

■ **Budget Allocation Role:**

- While budget allocation is the authority's domain, a mandatory order shouldn't unduly disrupt it.
- Evidence is required from the local authority about funding limitations or alternative resources.

Imam, R (on the application of) v London Borough of Croydon (2023) UKSC 45

■ **Case Outcome:**

- The lack of evidence from both Croydon and Imam led to the case being remitted to the High Court for further hearing.

■ **Critical Observations:**

- The Supreme Court emphasized that general claims of scarce resources are not sufficient to avoid statutory duties.
- The duty under section 193(2) is immediate and non-deferrable, and suitable accommodation should be provided within a reasonable time.
- The judgment clarifies the importance of local authorities providing detailed evidence for the impossibility of fulfilling their duties.

Moss v The Royal Borough of Kingston- Upon-Thames & Anor

- **Case Overview:** Derek Moss appealed against the High Court's decision that the Royal Borough of Kingston-upon-Thames did not commit contempt of court. The appeal followed a First-Tier Tribunal (FTT) decision regarding a Freedom of Information Act (FOIA) request.
- **Initial FOI Request:** In 2016, Moss requested information on a regeneration program, which the council rejected citing cost concerns (Section 12 of FOIA).
- **FTT's Decision:** While the FTT agreed with the council's cost-based rejection, it found that the council failed to assist Moss in reformulating his request under Section 16 of FOIA. The FTT's decision, however, was not directly served to Kingston.
- **High Court Ruling:** Following a certification by the FTT, Mrs Justice Farbey ruled that Kingston's non-compliance with the FTT decision did not amount to contempt of court.

Moss v The Royal Borough of Kingston- Upon-Thames & Anor

- **Grounds of Appeal:** Moss argued that the High Court failed to uphold a binding decision and misunderstood the law regarding contempt.
- **Court of Appeal's Decision:** Lord Justice Lewis, with agreement from Lord Justices Peter Jackson and Phillips, dismissed the appeal. He clarified the FTT's role in certification, indicating that it's not a final determination of contempt.
- **Key Findings:**
 - **Ground One:** The High Court was entitled to inquire if the conduct in FTT proceedings constituted contempt.
 - **Ground Two:** The High Court (or Upper Tribunal) may determine if the conduct would have been contempt in its proceedings.
- **Conclusion:** The appeal was dismissed with a clarification that there was no breach of Moss's rights under Article 6 of the Convention in the handling of the case by the FTT or the High Court.

ICO's reminder to housing organisations about data protection law

- **Reminder by ICO:** Housing organisations are reminded of their obligations under data protection law.
- **Complaints Received:** Residents reported failures due to poor data protection practices, including inaccurate record-keeping and misunderstandings about data sharing.
- **Vulnerable Residents Affected:** Poor practices particularly harm residents needing extra support, such as those with language barriers, health issues, or a history of domestic abuse.

ICO's reminder to housing organisations about data protection law

- **Inappropriate Disclosures:** Personal data must only be shared when necessary and appropriate. Example: A housing association inappropriately shared health information of a resident (Mr. A) with a legal advisor.
- **Data Protection as a Framework for Sharing:** Data protection laws are not barriers but frameworks for responsible data sharing. Example: A resident (Ms. B) was wrongly denied repair-related information due to a misunderstanding of data protection laws.
- **Failure to Keep Accurate Records:** Accurate record-keeping is crucial for efficient service delivery and compliance. Example: A landlord's failure to keep records led to delays and lack of communication with a resident (Ms. C) about damp and mold in her property.

ICO's reminder to housing organisations about data protection law

- **ICO's Advice to Housing Authorities**

- **Prioritize Staff Training:** Ensure staff understand data protection obligations and internal data handling processes.
- **Practice Good Records Management:** Keep accurate records of resident interactions to provide appropriate service and facilitate subject access requests.
- **Transparency with Residents:** Inform residents about the collection and use of their personal data. ICO provides guidance on transparency.
- **Appoint a Data Protection Officer (DPO):** A DPO is required for public authorities under FOI law or those processing certain types of data.
- **Access ICO Resources:** Utilize the ICO's data sharing code of practice and information hub for guidance on lawful data sharing, including myth-busting facts, case studies, FAQs, and checklists

ICO Reprimand of Charnwood Borough Council for Data Breach

- **Incident Overview:**
 - Charnwood Borough Council inadvertently disclosed the new address of a data subject, who was a victim of domestic abuse, to her ex-partner.
 - The council sent a letter containing the new address to the data subject's previous address, which was shared with the ex-partner.
- **Impact and Investigation:**
 - The ex-partner opened and read the letter, causing significant distress and potential harm to the data subject.
 - ICO's investigation found a lack of clear communication and process for address changes and handling sensitive correspondence.

ICO Reprimand of Charnwood Borough Council for Data Breach

- **Organizational Shortcomings:**
 - Charnwood Borough Council staff involved in the incident had not received data protection training in the 12 months prior to the incident.
- **ICO Recommendations:**
 - Put alerts on files to highlight when a service user is vulnerable and needs special attention.
 - Establish and communicate a proper process for changing addresses.
 - Ensure regular and comprehensive data protection training for staff, including refresher courses.
- **ICO's Broader Message:**
 - This incident reinforces the Information Commissioner's earlier call for organizations to handle personal information carefully, especially for victims of domestic abuse.
 - Natasha Longson, ICO Head of Investigations, emphasized the importance of public sector organizations in safeguarding sensitive details and encouraged other organizations to learn from this incident to prevent similar occurrences.

Resolution Foundation: UK Living Standards and Economic Challenges

- **Major Report Findings:**
 - British workers are missing out on an average of £10,700 annually due to weak economic growth and high inequality.
 - A living standards gap of £8,300 exists between typical UK households and their peers in countries like Australia, Canada, France, Germany, and the Netherlands.
- **Context of the Report:**
 - The report is by the Resolution Foundation and the London School of Economics' Centre for Economic Performance.
 - It warns of relative decline in the UK over the past 15 years and calls for an urgent rethink of economic strategy.
- **Impact on Younger Generations:**
 - Particularly affects a generation of younger adults, with 9 million never having worked in an economy with sustained average wage rises.
- **Political Landscape:**
 - Rishi Sunak, facing an upcoming general election, declared victory in halving the UK's inflation rate.
 - Keir Starmer, addressing the report, emphasizes the need for Labour to reverse years of Conservative economic mismanagement but cautions against expecting rapid increases in public spending.

Resolution Foundation: UK Living Standards and Economic Challenges

- **Contrasts Since 2010:**
 - Britain's growth is stagnant, and public services are struggling, with taxes at their highest since the war.
 - The report highlights the deterioration in Britain's economic standing since 2010.
- **Government's Economic Measures:**
 - Chancellor Jeremy Hunt speaks of the autumn statement's impact on potential growth.
 - The Treasury cites halving the number of people on low pay and saving the average earner over £1,000 a year since 2010.
- **Report's Critique and Recommendations:**
 - The Resolution Foundation and LSE criticize current plans for reversing decline as inadequate.
 - The report suggests focusing on the services sector, prioritizing investment, expanding cities, and creating higher-quality job opportunities.
- **Economic Outlook:**
 - Household incomes are not expected to return to pre-crisis peaks until at least 2027.
 - The average wage today is significantly lower than if it had continued to grow at the pre-2008 pace.

ChatGPT: First Birthday – A remarkable year

Key Points:

1. "Introducing GPTs" - November 6, 2023
2. "Browsing now out of beta" - October 17, 2023
3. "DALL-E 3 in beta with ChatGPT" - October 16, 2023
4. "Browsing re-rolled out to Plus users" - September 27, 2023
5. "New voice and image capabilities in ChatGPT" - September 25, 2023
6. "ChatGPT language support in Alpha" - September 11, 2023
7. "Introducing ChatGPT Enterprise" - August 28, 2023
8. "Custom instructions available in EU & UK" - August 21, 2023
9. "Custom instructions for free users" - August 9, 2023
10. "Updates to ChatGPT" - August 3, 2023
11. "ChatGPT app for Android launched" - July 25, 2023
12. "Custom instructions in beta" - July 20, 2023

Why you should care: The wealth of updates in such a short period of time highlights the pace with which both the technology is developing, and the team is iterating. Regardless of internal power struggles, its likely we'll see the OpenAI team continue to roll out major developments regularly.



Job Adverts



Your Revenues and Benefits Recruitment Partner

Empowering both clients and candidates to achieve their goals



In Partnership with

LA Directories Limited

Welcome to #TeamBSS

Your Public Sector Recruitment Partner

Expertise

Since we started back in 2018, we've been focused on public sector recruitment, and it's become our specialty! We're excited to bring our experience and know-how to the table when it comes to supporting public sector organisations by connecting them with amazing candidates.

Understanding the challenges

We truly "get" the unique needs and challenges faced by both clients and candidates in the public sector. This understanding allows us to provide solid support and guidance throughout the entire recruitment journey. Our expertise in handling the ins and outs of public sector hiring means that clients and candidates alike can trust us to make the right connections and contribute to the success of their organisations.

Matchmakers

Our agency is passionate about finding the perfect match between local government positions and top-notch professionals. We know that getting the right person for the job is crucial, and our expert recruiters go the extra mile to source and evaluate candidates who have the right mix of skills, experience, and personality to thrive in public sector roles.

Tailored solutions

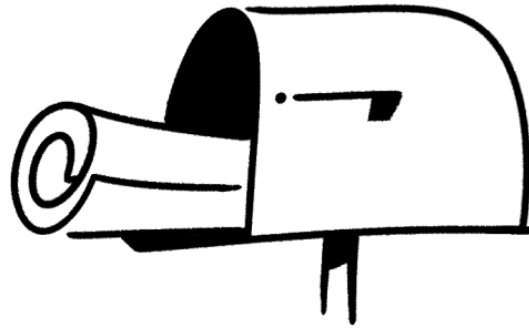
We're all about offering customised solutions for both our clients and candidates. We understand that everyone has different needs, so we take the time to really listen and get to know what's important to each party. This way, we can create recruitment strategies that make everyone happy and lead to successful outcomes.



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Team BSS: The Pulse

Your new monthly* newsletter - keeping you in the loop with the latest job opportunities, industry updates, practical advice and how-to guides, exclusive perks, upcoming events and more!

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Other Information

Previous Recordings



- 4 December 2023
- 11 December 2023
- 18 December 2023
- 25 December 2023
- 1 January 2024



Dates where
there will be
no sessions

Impact assessment calculator



- Help for policy officials to calculate figures for impact assessments.
 - From: Department for Business and Trade and Department for Business, Energy & Industrial Strategy
- https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fgovernment%2Fuploads%2Fsystem%2Fuploads%2Fattachment_data%2Ffile%2F1150244%2Fimpact-assessment-calculator-april-2023.xlsx&wdOrigin=BROWSELINK



Blogs

Thoughts from the panel



Visionary Network Blogs

Impact of Council Tax Rises Creates a
Multifaceted Post-Code Lottery by Malcolm
Gardner

<https://visionarynetwork.co.uk/2023/12/10/impact-of-council-tax-rises-creates-a-multifaceted-post-code-lottery/>

The UK Inflation Landscape: A Fragile Equilibrium
and Looming Energy Bill Concerns by Malcolm
Gardner:

<https://visionarynetwork.co.uk/2023/11/17/the-uk-inflation-landscape-a-fragile-equilibrium-and-looming-energy-bill-concerns/>

Reforming Council Tax Reduction Schemes by
Paul Howarth

<https://visionarynetwork.co.uk/2023/11/10/reforming-council-tax-reduction-schemes/>

VISIONARY NETWORK

The Independent Revenues and Benefits Discussion Group

Benefits in the Future Blogs

Benefits in the Future

Benefits in the Future

- The government is continuing to be extremely generous...to itself? – NLW 2024 <https://benefitsinthefuture.com/the-government-is-continuing-to-be-extremely-generousto-itself-nlw-2024/>
- Mortgage help, for claimants with earnings, begins again in 2023 by Gareth Morgan: <https://benefitsinthefuture.com/mortgage-help-for-claimants-with-earnings-begins-again-in-2023/>
- Childcare and the 2023 budget -still real problems: <https://benefitsinthefuture.com/3955-2/>

EntitledTo Blogs

entitledto
independent | accurate | reliable

- Autumn statement update November 2023 by Wendy Alcock & Phil Agulnik
<https://www.entitledto.co.uk/blog/2023/november/23/autumn-statement-update-november-2023>
- entitledtolearn – What we've learned about the world of adult training:
<https://www.entitledto.co.uk/blog/2023/june/entitledtolearn-what-we-ve-learned-about-the-world-of-adult-training>
- Council Tax Reduction schemes in England 2023/24 by Karen Holmes and Phil Agulnik:
<https://www.entitledto.co.uk/blog/2023/may/council-tax-reduction-schemes-in-england-202324>



Policy in Practice Blogs

- New analysis: People of pension age may be missing out on £5.2 billion by Zoe Charlesworth
 - <https://policyinpractice.co.uk/people-of-pension-age-may-be-missing-out-on-5-2-billion/>
- Autumn Statement 2023: A step forward after many steps back
 - <https://policyinpractice.co.uk/autumn-statement-2023-a-step-forward-after-many-steps-back/>
- Universal Credit Managed Migration: What does it mean for local authorities, advice agencies and housing providers? By Rachael Walker
 - <https://policyinpractice.co.uk/universal-credit-managed-migration-what-does-it-mean-for-local-authorities-advice-agencies-and-housing-providers/>



Other Workshops



Workshop: Automation & AI Co-Piloting

- Date: January 2024 TBC
- Time: 11:00-12:30
- Presentations:
 - 1 Graeme Maychell, Govtech – Automation to improve collection and Paperless Billing made easy
 - 2 Aneeq Star & Andrew Smith, ICS AI – using AI co-pilots to assist with assessment and drive-up customer focused productivity.
 - 3 Open discussion



The Subsidy Claim 1.5-day Online Course



The Subsidy Claim and Audit Requirements

Last year we extended the length of this course to one and half days, it proved to be a great success as it allowed us to take things at a better pace and include more detail.

We will therefore once again be delivering three one and half day courses online via MS Teams, one course for each of England, Wales and Scotland on the following dates; -

- **16-17 January – England – TWO PLACES LEFT**
- **31 January to 01 February – Scotland – DATE CHANGED – Availability Good**
- **7-8 February – England – NEW DATE ADDED – Availability Good**
- **21-22 February – Wales – Availability Good;**

Day one – 9:30 am to 12:30 pm and 13:30 pm to 16:00 pm

Day two – 09:45 am to 12:30 pm

Since the introduction of various welfare reforms and despite the continued roll-out of universal credit, scrutiny on the HB Subsidy claim has increased year on year, so a good understanding of the HB Subsidy requirements is essential to ensure an accurate subsidy claim and maximisation of income.

Remember, any costs incurred by the LA that are not reimbursed by the DWP or losses due to financial penalties becomes a charge on the General Fund.

The Subsidy Claim 1.5-day Online Course



At the end of this course all delegates should possess an understanding of –

what HB Subsidy is paid for and how it is claimed,

the claim form and the cell requirements,

how subsidy is calculated,

the subsidy audit;

landlord types – in particular, which landlords satisfy the landlord condition for temporary accommodation, specified accommodation and those excluded from the requirement to refer to the rent officer;

the correct tenancy types;

the correct classification of overpayments and key dates;

common errors made in connection with tenancy types, specified accommodation, service charges, earnings, overpayments and local scheme payments;

the implications of incorrect assessments / lack of evidence;

the implications of claiming too much or too little subsidy, and

much more.....

The Subsidy Claim 1.5-day Online Course



The course is split between an examination of –

the administrative and audit requirements; but does not include practical completion of the Module 3 workbooks;

- those cells that are benefit-type specific, being non-housing revenue account, (non-HRA), housing revenue account (HRA), and rent allowance (RA) broken down into the many rent schemes currently in operation, which includes an examination of temporary accommodation and exempt accommodation; and
- those cells that are common to all benefit-types being backdating, overpayments, extended payments and local scheme.

This course is suitable for those with no or limited knowledge of Subsidy, including senior assessors, or those who are experienced in Subsidy and looking for a refresh of their knowledge.

The fee per delegate for the whole one and half day course is –

- **£250** plus VAT for TBD members;
- **£325*** plus VAT for non-members,
- Numbers are limited to ensure maximum learning.
- *Non-members who become members within three months of the date of the training will receive a refund of the £75 difference per delegate that attended from the 1st member subscription invoice.
- To request a booking form please contact Julia.papoutsis@ladirectories.com.
- This course is also delivered as an in-house course, online or face to face, specifically targeting issues experienced by the particular LA, please note that dates are filling up very quickly.
- We also deliver a very popular in-house course – Subsidy for Assessors.
- Enquiries about in-house courses should be directed to kim.larkin@ladirectories.com.

Specified Accommodation and Service Charges Two-day Online Training Course



- Due to the very high interest and the success of the many open and in-house courses delivered so far this year, **we have now added a new date – 24-25 January 2024**
- This course covers very complex areas of decision making for HB officers, not least due to the subjectivity involved in the making of many of the decisions and the plethora of caselaw that needs to be referred to.
- With this in mind, LADL are of the opinion that a minimum of two days is needed for the full course to be delivered at a suitable pace.

Specified Accommodation and Service Charges

Two-day Online Training Course



- The aim of this course is for delegates to have an understanding of –
 - the principles of decision making in complex areas of legislation;
 - how to consider caselaw where decisions are subjective;
 - the different types of specified accommodation and how to differentiate between them, a step-by-step approach to understanding the legal definitions;
 - the landlord condition;
 - specified accommodation and –
 - the interaction with universal credit;
 - HB on two homes;
 - Subsidy
- the eligible rent calculation;
 - when it is necessary to refer the rent to the rent officer;
 - restricting the eligible rent
 - vulnerable households;
 - protected rents
 - suitable alternative accommodation;
 - impact on subsidy of not restricting eligible rent;
- definition of service charges;
- Eligible / ineligible service charges;
- Rent or service charge?
- Intensive Housing Management;
- Excessive service costs;
- Evidence requirements

Specified Accommodation and Service Charges Two-day Online Training Course



- The cost for the whole two-days is –
 - Members = £360 + VAT per person
 - Non-members = £440* + VAT per person
- *Non-members who become members within three months of the date of the training will receive a refund of the £80 difference per delegate that attended from the 1st member subscription invoice.
- A booking form and full content list is available from Julia.papoutsis@ladirectories.com.
- **Places are limited and will be allocated on a first come first served basis on receipt of the booking form. Bookings are not confirmed until receipt of the purchase order.**
- This course is also available as an in-house course with a choice of on-line or face-to-face on-site delivery. Now booking from March 2024
- For more details about in-house courses please contact kim.larkin@ladirectories.com.

Visionary Network



- Visionary Network is a not for profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.
- We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.
- We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.
- Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not for profit values.
- Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

A nonprofit organisation is a type of organisation that is formed for a specific social or charitable purpose rather than for profit. Its primary goal is to serve the needs of a particular community, cause, or interest, and any profits or revenue generated are reinvested back into the organisation to further its mission, rather than being distributed as profits to owners or shareholders.