



In
Partnership
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Revenues and Benefits Discussion Group

7 October 2024



Meet the panel

(not everyone is available every week)

Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Charnwood Borough Council
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Megan Shepherd, Mid-Sussex District Council
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Bob Wagstaff PSPS (Boston, South Holland, East Lindsey)
- Liz Whitehead-Davis, Hexagon Housing



In Partnership with

LA Directories Limited

SPD Update



Winter Fuel Update



Pension Credit Update



Fraud Bill



Ill Heath & Work



Discussion Points



Pension Credit Take-Up Offers

- Many of you are feeling the pressure to run targeted Pension Credit campaigns. In partnership with InBest, we're making it easier and more efficient for local authorities to identify pension-age residents who are missing out on Pension Credits and Winter Fuel Payments.
- We're offering a **free data analysis** of your SHBE and/or CTR caseload to help identify those missing out on these benefits. With this offer, you'll get access to a web analytics platform that provides:
 - - Insights into the personal and financial circumstances of your residents.
 - - A snapshot of who is eligible for Pension Credits and those currently missing out.
 - - Detailed ward and street-level data to help target outreach efforts.
- This service is **completely free**. If you're interested, contact Manu at Inbest (manu@inbest.ai).
- This is a great example of how Visionary Network and our partners aim to deliver meaningful, effective services to benefit you and your citizens without focusing on profit or publicity. We have already done this for a number of councils and Laura and her team from Oxford Council shared with us how impressed they were with the service and the quick turnaround.
- <https://visionarynetwork.co.uk/2024/09/13/free-offer-to-identify-pension-age-residents-missing-out-on-pension-credit/>
- ENTITLEDTO are also offering their skills and support to assist in identifying underclaimed Pension Credit (<https://www.entitledto.co.uk/>)
- ASCENDANT SOLUTIONS are also offering a complete package including their award-winning apply4, the production of letters and follow-up. support@ascendantsol.co.uk

Design of Council Tax Reduction Schemes

Visionary Network, Ascendant Solutions, and Inbest collaborate with local authorities to design their Council Tax Reduction Scheme (CTRS).

Combining our extensive experience in Revenues & Benefits with our software and data analytics tools, we deliver customised designs, in-depth impact analysis, and enhanced communication of CTRS.

Our primary focus is ensuring financial stability for councils and safeguarding vulnerable households.



Planning to Design or Review Your CTRS for 2025/26?

Lets collaborate on your new CTRS! We're here to support you at every step, guaranteeing a seamless launch.

With our expertise and proprietary technology, we'll help you design a scheme that not only secures your council's financial stability but is also easy to administer and safeguards your vulnerable residents.



Book a call today!

Or email us:

support@ascendantsol.co.uk

info@inbest.ai

malcolm@visionarynetwork.co.uk



End

- Malcolm Gardner, Visionary Network Consultant
- 07946800171
mg@malcolmgardner.com
Book a meeting with Malcolm <https://bit.ly/VNMGTime>



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.



Main Discussion Points

Government Confirms Single- Occupier Council Tax Discount Will Stay

- **Council Tax Discount:**
 - 25% discount for single occupiers will **remain**, confirmed by the Treasury.
 - Protects widows, divorcees, single parents, and others living alone from increased financial pressure.
- **Potential Impact if Removed:**
 - Affects **8.39 million households** in England (34% of all households).
 - Would have raised **£5.4bn**, with **£1.9bn** from single pensioners.
 - Average saving for single-occupiers in **Band D: £543 per year**.

Government Confirms Single-Occupier Council Tax Discount Will Stay

Future of Council Tax and Campaigners' Response

- Council Tax Reform:
 - Treasury has ruled out scrapping the discount but could **re-evaluate council tax bands**, which haven't been updated since 1991.
- Campaign for Increased Discount:
 - Campaigners pushing for a **50% discount** instead of 25%.
 - A petition for this increase received over **12,000 signatures** but was rejected by ministers.
- Single Council Tax Campaign's Reaction:
 - Welcomed the decision, stating, "**It should never have been on the table**," as single occupiers already face higher costs compared to multi-person households.

Return to Winter Fuel Allowance

Winter Fuel Allowance 2023/24

- The main stories for winter 2023 to 2024 are:
 - the number of Winter Fuel Payments recipients in winter 2023 to 2024 was 11.6 million, a rise of 214,000 recipients since winter 2022 to 2023
 - of these, 99.7% lived in Great Britain, with 34,300 recipients living in the European Economic Area (EEA) or Switzerland
 - the number of households paid a Winter Fuel Payment in winter 2023 to 2024 was 8.5 million, an increase of 140,000 households since winter 2022 to 2023
 - all Winter Fuel Payments made included an additional Pensioner Cost of Living Payment of either £150 or £300

Alternative Winter Fuel Allowance

Energy Company Support

- Octopus Energy extended £30 million assistance fund to include State Pensioners not eligible for Winter Fuel Payments
- OVO launched £50 million support package for customers struggling with energy bills
- Both funds open for applications year-round, with increased support in winter

Legal Challenge to £300 Winter Fuel Payments Cut

- **Background**
 - £300 Winter Fuel Payments for pensioners could be reinstated after a legal challenge.
 - 10 million pensioners could lose this energy bill benefit after the Government made it means-tested.
- **Legal Action:**
 - Govan Law Centre launched a **judicial review** in Scotland's Court of Sessions.
 - **Challenge:** The Government failed to carry out a detailed **equality impact assessment** regarding the effect on those with **protected characteristics** (age and disability).
- **Petitioners:**
 - Brought on behalf of **Peter and Florence Fanning**, supported by prominent figures like former First Minister **Alex Salmond**.
 - Rachel Moon, solicitor, stated the Government should have rigorously considered the impact on 10 million people.

Labour Councils Launch Winter Fuel Support Amid Cuts

- **Government Cuts to Winter Fuel Payments:**
 - Winter fuel payments of up to £300 cut for 10 million pensioners.
 - Only the poorest pensioners receiving pension credit will remain eligible.
- **Local Council Initiatives:**
 - Thurrock, Basildon, and Barnsley councils launch their own support programs to help vulnerable pensioners with heating costs this winter.

Changes to State Pension

- **State Pension Increase:**
 - Full rate of the **New State Pension** will rise from **£11,502 to £11,962** annually from April 2024, an increase of **£460**.
 - For those on the old Basic State Pension, it will increase from **£8,814 to £9,167** annually, a **£353** rise.
- **Triple Lock Commitment:**
 - The Government remains committed to the **triple lock**, ensuring State Pension increases with inflation, wage growth, or 2.5%.
 - Over **12 million pensioners** will benefit from the State Pension increase, with some expected to see **£1,700 more** over the course of the current Parliament.
- **Additional Support:**
 - The **Warm Home Discount Scheme** will provide **£150 rebates** on electricity bills to over **three million low-income households** including **one million pensioners**.
 - **Household Support Fund** extended with an additional **£421 million** until March 2025 to support vulnerable households.

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Fuel Stress and Energy Bill Increases (Winter 2024)

- **Rising Energy Costs:**
 - Average energy bills increase by **£149/year** from October 2024, with the Ofgem price cap rising to **£1,717/year** for a typical household.
 - **7.7 million households** in England expected to struggle with heating costs.
 - **Fuel Stress:** 37% of all households, including 77% of single-parent families, will need to spend over 10% of their income on heating.
- **Criticism of Winter Fuel Payment Cuts:**
 - Cuts to winter fuel payments for all but the poorest pensioners under scrutiny.
 - Resolution Foundation urges broader support, particularly for working-age families and parents.
- **Suggested Interventions:**
 - Reform cold weather payments.
 - Prioritize energy efficiency and introduce a social tariff to protect vulnerable households.

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Legal Challenge to £300 Winter Fuel Payments Cut

Government's Position and Campaigner Statements

- **Government's Response:**
 - A spokesperson reiterated the Government's commitment to pensioners, citing the **triple lock**, **Warm Homes Plan**, and **NHS waiting list reductions** as efforts to bring stability.
- **Potential Impact:**
 - The **means-testing** of Winter Fuel Payments could disproportionately affect **older** and **disabled** people.
- **Campaigners' Perspective:**
 - Peter Fanning described the situation as a "**manifest injustice**", arguing that the battle is worth fighting regardless of the outcome.
 - The challenge could set a **legal precedent** for many more pensioners in similar situations..

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Labour Councils Launch Winter Fuel Support Amid Cuts

- **Thurrock's New Scheme:** Using £100,000 from the Household Support Fund (HSF) to aid pensioners.
- **HSF Extended:** Government extends HSF by six months with £421m to help vulnerable households.

Labour Councils Launch Winter Fuel Support Amid Cuts

Barnsley Council's Response to Winter Fuel Payment Cuts

- **Barnsley Council** has introduced a **hardship fund** to support pensioners with winter fuel costs after the government's cut to the universal Winter Fuel Payment.
- The fund aims to help pensioners who are not eligible for Pension Credit, ensuring they can pay their fuel bills.
- Barnsley Council seeks to balance local support with national policy changes to protect vulnerable pensioners.
- **Council Leader Sir Steve Houghton** emphasized the need for targeted support and called for a **review of the eligibility criteria**, rather than a full reversal of the cut.

Labour Councils Launch Winter Fuel Support Amid Cuts

- **Utility Bidder** research highlights areas in England and Wales most impacted by energy costs:
 - Factors considered: energy consumption, CO2 emissions, heating costs, and hot water costs.
- **Top 10 Areas Expected to Suffer the Most:**
 - Staffordshire Moorlands - £1,809
 - Powys - £1,799
 - Westmorland and Furness - £1,764
 - Derbyshire Dales - £1,731
 - North Yorkshire - £1,700
 - Cotswold - £1,693
 - Rutland - £1,682
 - West Devon - £1,668
 - Stroud - £1,653
 - Ribble Valley - £1,652.

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Tackling Fraud and Protecting the Vulnerable: New DWP Bill

- **Purpose:** The Fraud, Error and Debt Bill aims to combat fraud in the social security system and safeguard vulnerable customers.
- **Key Features:**
 - New powers for DWP to investigate and stop fraud faster.
 - Measures to prevent vulnerable individuals from accumulating debt.
 - Safeguarding mechanisms for customer protection.
 - Expected savings: £1.6 billion over the next five years.
- **Current Problem:**
 - Fraud and error costs taxpayers nearly £10 billion annually.
 - Since the pandemic, £35 billion has been lost, diverting money from those who need it most.

Tackling Fraud and Protecting the Vulnerable: New DWP Bill

- **Enhanced Investigative Powers:**
 - Search and seizure authority to investigate suspected fraud, particularly criminal gangs.
 - Data sharing with banks to detect benefit overpayments.
- **Debt Recovery:**
 - Target individuals who can repay but have avoided doing so, ensuring fairness.
- **Safeguarding and Oversight:**
 - Staff training on new powers and oversight mechanisms in place.
 - No access to bank accounts or third-party sharing of personal data.
 - A Code of Practice will be developed during the Bill's passage for safe use of powers.

Overview of Pension Credit Claims (April - September 2024)

- **Significant Increase in Claims:**
 - 74,400 Pension Credit claims received in 8 weeks following 29 July 2024, compared to 29,500 claims in the 8 weeks before, representing a **152% increase**.
- **Shift to Online Applications:**
 - Online applications rose from **59.7%** (w/c 22 July) to **91.8%** (w/c 16 September).
 - Corresponding decrease in telephone and paper applications:
 - Telephone claims: **24.7%** (July) to **3.4%** (September).
 - Paper claims: **14.3%** (July) to **4.6%** (September).

Overview of Pension Credit Claims (April - September 2024)

Weekly Pension Credit Claims Breakdown (1 April - 16 September 2024)

- **Online Claims Growth:**
 - Online claims consistently increased, peaking at **91.8%** in mid-September.
 - **Sharp decline** in other methods:
 - Telephone claims dropped from **22-25%** in April to just **3-4%** in September.
 - Paper claims fell from **14%** in April to **4.6%** by September.
- **Weekly Trend:**
 - Week of 16 September 2024 saw the highest number of claims at **11,800**, of which **10,900** were online applications.



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Rising Ill Health Impact on UK Workforce

- **Increase in Ill Health:**
 - **300,000** more people out of work each year due to ill health.
 - **4 million** working-age people currently out of work due to health issues.
 - **3.9 million** people in employment with work-limiting health conditions—up by **1.5 million** since 2013.
- **Employment Challenges:**
 - Workers with ill health are **three times more likely** to leave the workforce than those in good health.
 - Fewer than half of UK workers have access to **occupational health services**.

Rising Ill Health Impact on UK Workforce

- **Economic Consequences:**
 - Shortage of workers in key industries has led to **higher wages**, fuelling inflation.
 - Bank of England keeping **interest rates at 5%**, waiting for signs of increased labour market participation.
- **Health Foundation's Recommendations:**
 - Develop a strategy to support a **healthier workforce**.
 - Clear the backlog of **Access to Work** claims for timely support.
 - Review public sector working practices to address high rates of **work-related ill health**.
- **Call to Action:** New government measures are needed to help people with health conditions return to work and ease economic pressures.

Pension Credit Take-Up

- 1. Pinpoint Eligible Residents:** Identify and target those missing out on Pension Credits with precision using advanced data analysis.
- 2. Branded Benefits Calculator:** Offer a customized tool that makes it easy for residents to discover their eligible benefits.
- 3. Real-Time Campaign Tracking:** Monitor engagement and success with data-driven insights to maximize your campaign's impact.

In Partnership With



Finding the
right
information
has never been
easier with



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.

E-mail services.enquiries@ladirectories.com

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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.



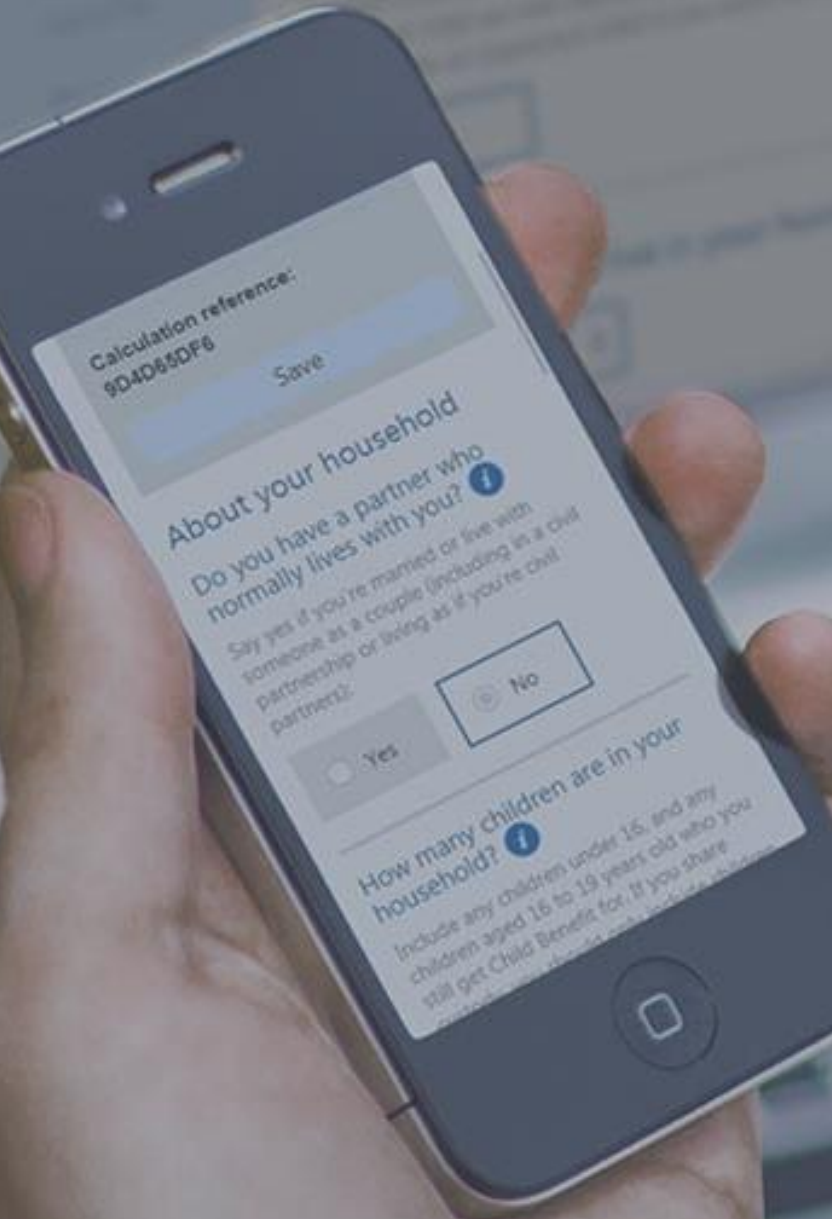
our customers:

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®



In the news

Employment Trends for Older Adults (2019-2024)

- **Employment Rate:**
 - Decreased from a high of 72.5% in 2019 to 70.7% in 2023 for adults aged 50-64.
 - Slight increase in the past year to 70.9%, though not statistically significant.
- **Employment Gap:**
 - Gap between ages 35-49 and 50-64 decreased from 15.1 percentage points in 2022 to 14.2 in 2024.
- **Regional Differences:**
 - Wales has the lowest employment rate for ages 50-64 at 60.3%, with a significant 9.8 percentage point drop in 2024.
 - England has the highest rate at 71.9%.
- **Education Gap:**
 - Employment gap between those with no qualifications and GCSE-level education is 21.0 percentage points, larger than the 12.4-point gap between GCSEs and degree holders in 2024.

Employment Trends for Older Adults (2019-2024)

- **Age of Exit:**
 - Average age of exit from the workforce increased to 65.7 for men and 64.5 for women in 2024, the highest since 1984.
- **Inactivity and Unemployment Rates:**
 - Inactivity rate for ages 50-64 remains higher than pre-pandemic levels at 27.4%, with women's rate significantly higher (31.3%) than men's (23.2%).
 - Unemployment rate for 50-64 has decreased from 2.9% in 2023 to 2.4% in 2024, nearly half the rate of 2014 (4.2%).
- **Barriers to Employment:**
 - Sickness or disability is the main reason for economic inactivity (44.9%).
 - Women are more likely than men to cite "looking after home or family" as the reason for not seeking work, while men are more likely to report being retired.
 - State Pension age has a significant impact on employment, with rates dropping by over 10 percentage points from age 65 to 66.

The Story from the USA



- 77.2 million current and future Social Security beneficiaries.
- 3.3% of U.S. population aged 60+ are "never beneficiaries" (i.e., they never receive benefits).
- Never Beneficiaries: 2.6 million people do not qualify for benefits.
- Main reasons include:
 - Not earning enough credits (work for at least 10 years to earn 40 credits).
 - Immigrants and infrequent workers make up 49% and 38.9%, respectively.
 - 10.8% work in jobs not covered by Social Security (e.g., government or railroad workers).

The Story from the USA



- Eligibility:
 - Earn 40 credits through paying Social Security taxes.
 - Each year, you can earn up to 4 credits (in 2024, \$1,730 per credit). Benefits are based on your highest 35 years of earnings.
- Ways to Ensure Benefits:
 - Immigrants: May qualify via totalization agreements (with 30 countries).
 - Infrequent Workers: Delay retirement or seek spousal benefits.
 - Check eligibility: Use SSA tools to estimate and plan for retirement.

Council Tax base

- The webpage provides forms and guidance notes for local authorities to calculate the Council Tax base, including supplementary forms and validation checks. This includes documents updated in October 2024, which assist in the completion of Council Tax base calculations. These calculations help determine the number of properties eligible for Council Tax, a key factor in setting local tax levels. The page also includes related content and links to additional resources on Council Tax.
- For more details, you can visit the page [here](#).

South Norfolk Council's Debt Collection Practices in 2022/23

- 1,045 debts were referred to bailiffs by South Norfolk Council in 2022/23, representing a 68% decrease from pre-pandemic levels (2018/19).
- The decrease is seen as positive, but National Debtline and the Money Advice Trust believe the number is still too high and are urging the council to further improve its debt collection methods.
- Steve Vaid, CEO of the Money Advice Trust, highlighted the risks of pushing residents into deeper financial distress through the use of bailiffs.

South Norfolk Council's Debt Collection Practices in 2022/23

- National Debtline has written to South Norfolk Council's leadership, asking for a commitment to better handle council tax arrears and other debts.
- The Centre for Social Justice reported that 1.3 million households fell behind on council tax payments in 2022/23, reflecting a nationwide issue.
- The Money Advice Trust is calling for the government to introduce ring-fenced funding to allow local authorities to provide 100% council tax support to the lowest-income households.
- While South Norfolk Council's progress is acknowledged, debt charities emphasize the need for further reforms to prevent financial hardship.

Council Tax Arrears and Bailiff Use in Northern Lincolnshire (2022/23)

- 20,000+ bailiff instructions across northern Lincolnshire, majority for council tax arrears.
- North East Lincolnshire:
 - 12,448 referrals, 93% for council tax arrears.
 - 178.3 referrals per 1,000 households, highest in Humber region.
 - 39% decrease from 2018/19.
- North Lincolnshire:
 - 10,164 referrals, up 18% from 2018/19.
 - 138.9 referrals per 1,000 households.
- Bailiff use is a **last resort** for councils, with fees set by legislation (Taking Control of Goods Act 2014).

Financial Struggles in Shared-Ownership Properties



- Shared-ownership homes, promoted as “affordable,” are leaving many residents trapped as they spend **over 50% of net income** on mortgages, rent, and service charges.
- Some service charges exceed **£5,000 per year**, with sharp increases over the last two years.
- L&Q Housing Association promotes shared ownership with the guidance that these costs should not exceed **40% of net pay**, but many residents are exceeding this limit.
- Parliamentary inquiry found shared-ownership homes failing to deliver on affordability, making it hard for residents to sell their shares.

Financial Struggles in Shared-Ownership Properties



- Service charges are uncapped and, in some cases, higher than rent.
- Residents like Mélody Barreau face £3,700 annually in charges, without clear justification.
- Campaigners argue that this is a form of financial abuse due to the lack of control and clarity for residents, with some facing eviction if they can't pay.
- L&Q claims external factors like energy prices are driving costs and is reviewing its affordability checks for new residents.
- Government promises reforms through the Leasehold and Freehold Reform Act to improve transparency and protect homeowners.

Potential Impact of Labour's Proposed Pension Tax Relief Changes

- Chancellor Rachel Reeves is reviewing a flat 30% pension tax relief rate for her upcoming Budget.
- Current system:
 - Basic-rate taxpayers receive 20% tax relief.
 - Higher-rate taxpayers receive 40% tax relief, and additional-rate taxpayers get 45%.
- Proposed changes:
 - Basic-rate taxpayers would benefit from increased relief.
 - Higher- and additional-rate taxpayers would see reduced relief.
- Impact on retirement savings:
 - Higher-rate taxpayers' pension pots could shrink by **£83,506** over a 40-year career.
 - Basic-rate taxpayers' pension pots could grow by **£27,807** under the new rate.

Potential Impact of Labour's Proposed Pension Tax Relief Changes

Financial Implications and Criticisms

- Potential revenue for government:
 - £2.7bn raised with a 30% flat rate, compared to £15bn if relief were capped at 20%.
- Wealth manager analysis:
 - Higher-rate taxpayer's pot could shrink by 10% under the flat rate, from £794,984 to £711,477.
 - Basic-rate taxpayer's pot could grow by 10%, from £288,090 to £315,897.
- Criticism from the Institute for Fiscal Studies (IFS): The policy, though "superficially appealing," may have complex and far-reaching consequences.
- Transitioning to a flat rate would require significant system changes, likely needing a phased implementation over several years.

New Devolution Deals Announced

- Four new devolution deals for:
 - Greater Lincolnshire
 - Hull & East Yorkshire
 - Devon & Torbay
 - Lancashire
- Mayoral Combined Authorities for:
 - Greater Lincolnshire
 - Hull & East Yorkshire
 - Mayoral elections scheduled for May 2025.
- Non-Mayoral Combined County Authorities for:
 - Lancashire
 - Devon & Torbay
- Investment:
 - £720m over 30 years for Greater Lincolnshire in jobs, skills, housing, transport, environment, digital innovation, and net zero.
 - £28m initial capital funding for Lincolnshire, £20m to Lincolnshire County Council projects.

New Devolution Deals Announced

Additional Developments and Challenges

- Level 2 agreements under consideration for:
 - Cornwall, Surrey, Warwickshire, Buckinghamshire.
- Devolution deals for Norfolk & Suffolk withdrawn, though discussions to continue.
- Investment Zones in West Midlands and West Yorkshire approved for this year.
- Criticism: Norfolk leader expressed disappointment, citing loss of **£600m investment** over 30 years and concerns over lack of support for a **Norfolk-only deal**.

New Powers for High Street Banks to Tackle Fraud

- **Extended Payment Delay:**
 - Treasury grants banks power to **delay payments by up to 4 days** if fraud is suspected (previous limit: 1 day).
 - Aim: Combat the **£460m lost to fraud** in the UK last year.
- **Fraud Types on the Rise:**
 - **Authorised Push Payment (APP) scams:** Consumers tricked into sending money to scammers.
 - **Romance Scams:** Fraudsters target vulnerable individuals under the guise of romantic interest.

New Powers for High Street Banks to Tackle Fraud

Government and Industry Actions to Curb Fraud

- Treasury's Approach:
 - Empower banks to **prevent fraud before it occurs**.
 - Collaboration across government, law enforcement, and industry.
- Online Safety Bill:
 - Targets fraud facilitated through social media platforms.
- Bank Refunds:
 - **New maximum refund** reduced to **£85,000** (previously £415,000), with banks required to refund victims within **five days**.
- Meta's Initiative:
 - Expanding the **Fraud Intelligence Reciprocal Exchange** with NatWest, Metro Bank, and more.

Child Poverty: Trends and Policy Options

Introduction & Key Findings

- **Current Child Poverty Rate:** 30% of children (4.3 million) are in relative poverty.
- **Historical Context:** Decreased from 33% to 27% under Labour governments (1997–2010), but half of this decline reversed by 2022-23.
- **High-Risk Groups:** Families with three or more children, lone parents, and those in rented accommodation or workless households are particularly vulnerable.

Impact of the Benefits System

- **Reduction in Support:** The benefits system is less supportive for low-income families compared to 2010.
- **Policy Changes:** Two-child limit, benefit cap, and housing cuts have reduced family incomes. A lone parent with three children has seen a £4,000 annual income reduction.

Child Poverty: Trends and Policy Options

Policy Levers for Reducing Poverty

- **Most Cost-Effective Solution:** Removing the two-child limit would reduce child poverty by 540,000 at a cost of £2.5 billion per year.
- **Other Options:** Increasing Local Housing Allowance rates or removing the benefit cap could also alleviate poverty, though less effectively.

Slide 4: Trends in Child Poverty

- **Poverty Patterns:** Child poverty fell significantly between 1997 and 2010 but has risen again since 2013.
- **Work & Poverty:** Although more children are in working families, child poverty among working families has increased from 18% in 2010–11 to 23% in 2022–23.

Child Poverty: Trends and Policy Options

Conclusion & Policy Considerations

- **Targeted Approaches:** Policies should focus on both lifting families above the poverty line and improving incomes for the poorest households.
- **Labour Market Solutions:** Increasing employment rates or the minimum wage could reduce child poverty, but these measures are less targeted at low-income families.

CCCN

COUNTY COUNCILS NETWORK

Urgent Financial Challenges for Local Councils

- **£54bn Funding Gap:**
 - Councils face a **£54bn deficit** by 2030, according to new analysis by the County Councils Network (CCN).
 - Without intervention, councils will become “**little more than care authorities**”, diverting most funds to adult and children's care services.
- **Projected Increases:**
 - Adult social care: £11.8bn rise.
 - Children's services: £8.4bn rise.
 - Home-to-school transport: £1.7bn rise.
 - These services will account for **83%** of the projected spending increase by 2030.
- **Minimal Relief from Council Tax:**
 - Even with **3% annual council tax rises**, the deficit would only shrink to **£38bn**.

CCCN

COUNTY COUNCILS NETWORK

Urgent Financial Challenges for Local Councils

- CCN's Call to Action:
 - Immediate funding and reform needed to avoid financial crisis by 2030.
 - Government urged to address this in the upcoming Budget.
- Proposed Reforms:
 - Inclusive education: Encourage mainstream schools to cater for SEND pupils, reducing transport costs.
 - Provider fee caps: Cap fees for residential child placements.
 - Adult social care: Address rising costs, especially for working-age adults.
- Potential Impact of Reforms:
 - Reforms could reduce projected growth in care services and home-to-school transport expenditure to **£24.2bn** over the next five years.
 - This would help councils manage costs while maintaining essential services.

DCN

DISTRICT COUNCILS' NETWORK

Rising Temporary Accommodation Costs for Councils

33% Increase:

- Councils predict temporary accommodation spending will rise by a third in 2024, reaching an average of £400,000.
- Some councils expect to spend over £1m more than budgeted to tackle homelessness.

42% Increase in Homelessness:

- Reported 42% more households in temporary accommodation compared to last year (August data).

Financial Strain:

- Over half of councils will need to use reserves to balance their budgets.
- **Staffing Crisis:** One-third of councils struggle to recruit for homelessness services.

DCN

DISTRICT COUNCILS' NETWORK

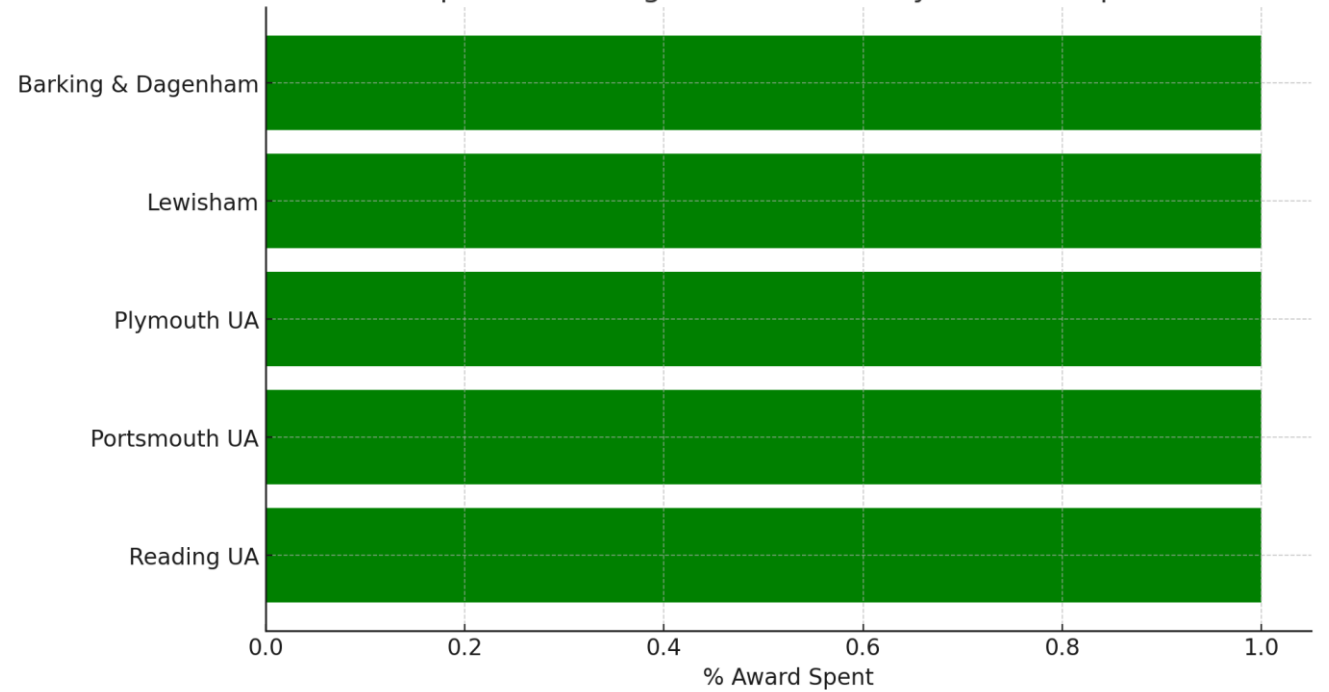
Rising Temporary Accommodation Costs for Councils

Calls for Government Action on Housing Crisis

- Key Issues:
 - **Underfunding:** Years of underfunded housing services have not kept pace with demand.
 - Rising rents, landlords selling properties, and lack of affordable housing worsen the problem.
- DCN's Recommendations:
 - **Increase Housing Benefit Subsidy:** Align it with current rent levels (currently based on 2011 rent levels).
 - **Uprate Local Housing Allowance:** Track it with local market rents.
 - **Invest in Council Housing:** Enable councils to purchase temporary accommodation and invest in long-term affordable housing.
 - **Pause Right to Buy:** Allow councils to temporarily halt Right to Buy in areas facing housing crises.
- **Quote from DCN:** "We need long-term solutions to ensure everyone has access to a stable, secure home without the threat of homelessness."

Household Support Fund Top Spend

Top 5 Performing Local Councils by % Award Spent

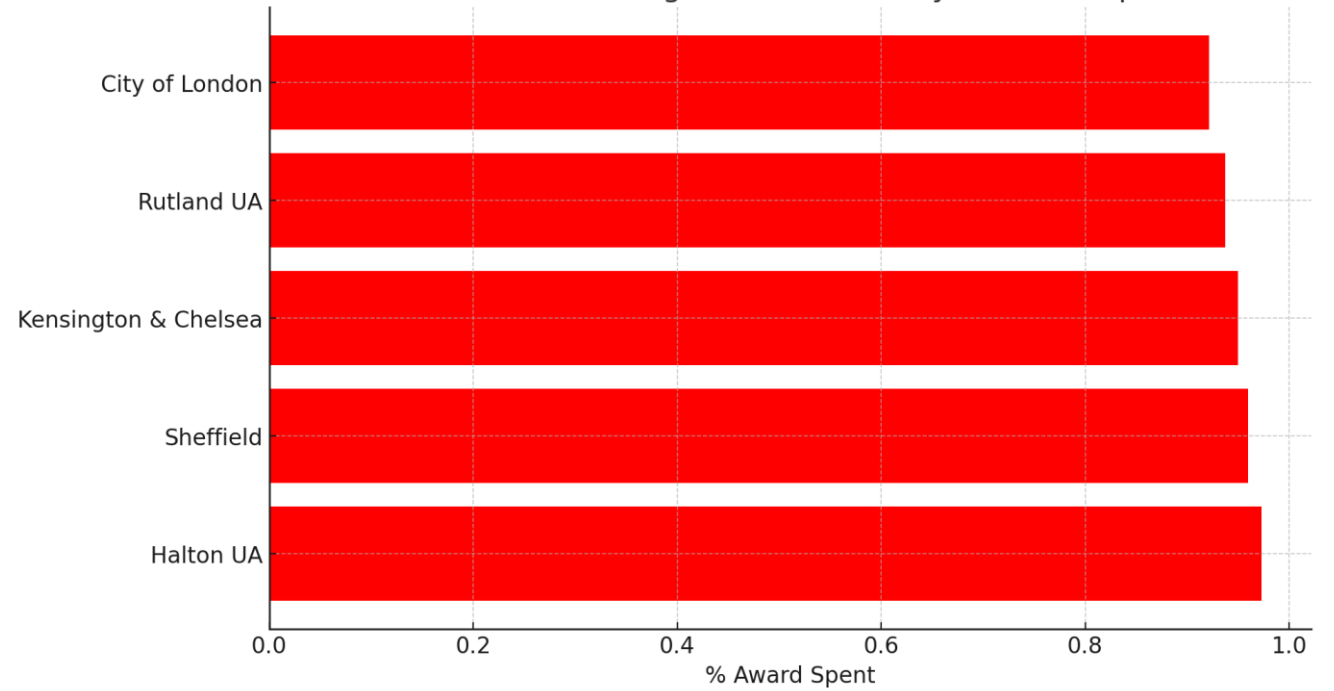


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Household Support Fund lower Spend

Worst 5 Performing Local Councils by % Award Spent



Not much difference in the spend across the UK

Homelessness Assessments in England (2023-24)

Total Assessments:

- 358,370 households were initially assessed, a 10.4% increase from the previous year.
- 324,990 households were assessed as owed a homelessness duty (threatened or already homeless).

Prevention Duty:

- 146,430 households were threatened with homelessness and owed a prevention duty (up 3.1%).
- Driven by a 4.6% increase in households threatened due to the end of an assured shorthold tenancy.
- Decrease of 5.2% in those whose family or friends could no longer accommodate them.

Relief Duty:

- 178,560 households were assessed as homeless and owed a relief duty (up 12.3%).
- Influenced by an 8.9% increase in households becoming homeless due to the end of assured shorthold tenancies.

Homelessness Assessments in England (2023-24)

Additional Notable Trends in 2023-24

- **Asylum Support:**
 - Significant increases in households owed duties due to leaving **Home Office asylum support**:
 - Prevention duty up **113.9%**.
 - Relief duty up **251.2%**.
 - This increase relates to the clearing of the asylum decision backlog and the granting of **refugee status**.
- **Rent Arrears:**
 - **Prevention duty** up **92.0%** and **relief duty** up **79.2%** due to **rent arrears** from increased rents, though still less than **1%** of all households owed duties.

Challenges in AI Procurement for Local Government

- Report Findings:
 - Local authorities lack a **clear, comprehensive, and consistent** framework for procuring AI in the public interest.
 - Research from the **Ada Lovelace Institute** analyzed **16 pieces of guidance** and found **insufficient clarity** on applying concepts like fairness, public benefit, and transparency.
 - Despite a proliferation of government guidance, local authorities face **“significant challenges”** in navigating this landscape.

Challenges in AI Procurement for Local Government

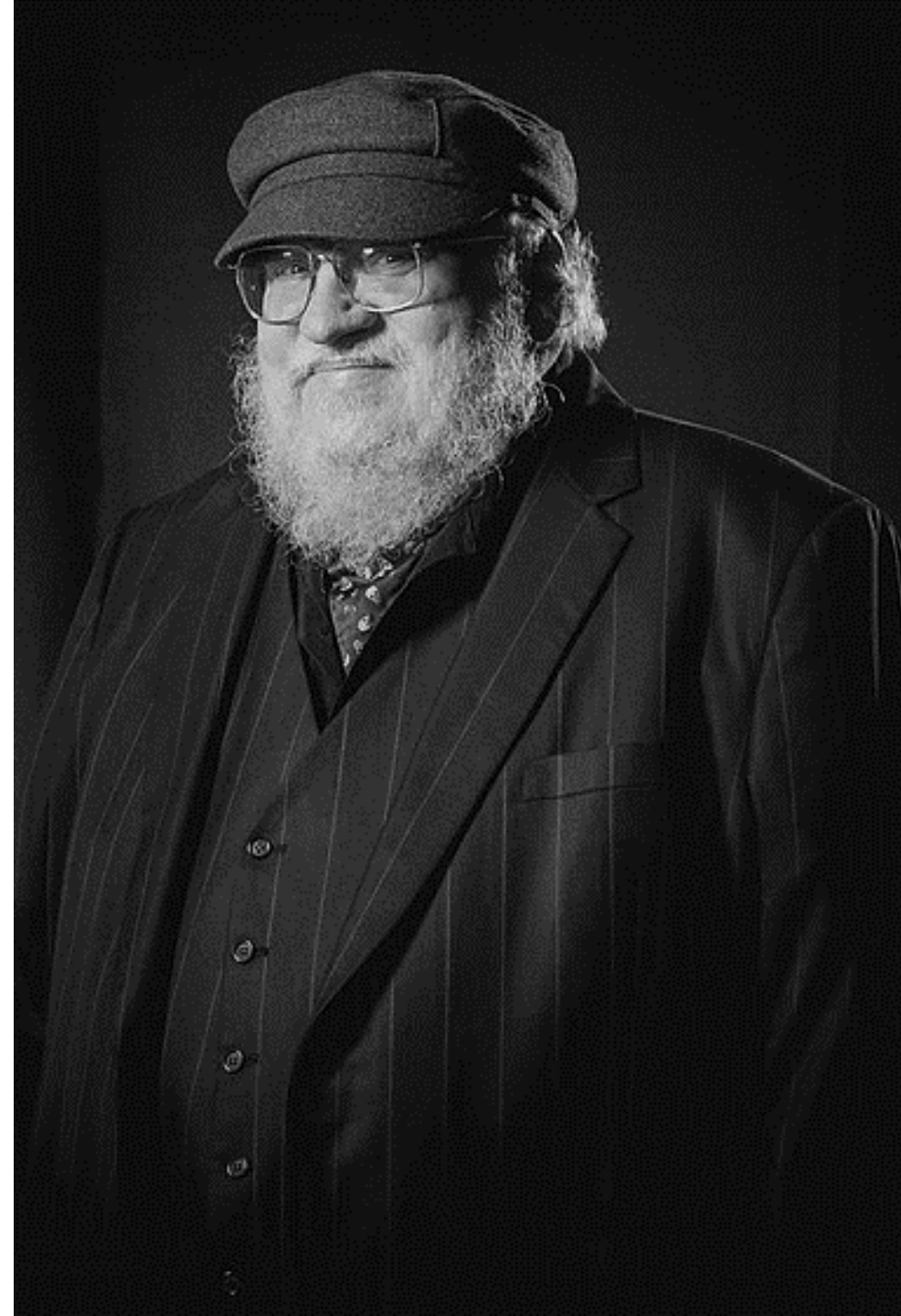
Recommendations and Sector Response

- Key Recommendations:
 - Clearer guidance, definitions, and responsibilities.
 - Implementing Algorithmic Transparency Recording Standards.
 - Piloting impact assessments and supporting public participation.
- Expert Insights:
 - Imogen Parker emphasized the importance of a **robust, ethical procurement process** to ensure AI tools are safe, effective, and fair.
 - LGA Response:
 - The Local Government Association supports the findings and highlights the need for **stronger assurance mechanisms** to address procurement challenges and promote **competition** in the AI market.

Quote of the Week

“Winter is coming” ~ George RR Martin

George R.R. Martin is an acclaimed American author and television producer, best known for his epic fantasy series *A Song of Ice and Fire*, which inspired the hit TV show *Game of Thrones*. With a career spanning decades, Martin's intricate storytelling, rich world-building, and complex characters have earned him a dedicated global following.





114 Watch

- Councils reporting their struggling budgets



Clackmannanshire Council's Financial Challenges

- **Urgent Financial Pressures:**
 - Clackmannanshire Council faces **£22m savings target** by 2026-27.
 - **£11.6m funding gap** projected for this year, bridged by **£5.4m savings** and **£6.3m reserves**.
 - Auditors warn the current reliance on reserves and one-off savings is **unsustainable**.
- **Performance Decline:**
 - Only **44% of service indicators** fall in the top two quartiles of Scottish councils, down from **50%**.
 - Significant issues with **recruitment, staff capacity**, and high **sickness absence** impacting performance.



Clackmannanshire Council's Financial Challenges

Path to Financial Sustainability and Transformation

- **Recommendations from Accounts Commission:**
 - Develop a **robust medium-term financial strategy** linked to transformation plans, workforce strategy, and capital investment.
 - Explore options like **digital delivery, shared services, and partnering arrangements**.
- **Council Progress:**
 - Praised for improvements in **community engagement**, climate change action, and political collaboration.
 - However, **long-term sustainability** remains in question without significant transformation.
- **Council Leadership Response:**
 - Leader Ellen Forson acknowledged progress but emphasized the **significant challenges ahead**, many of which are outside the council's control.
 - The council has prioritized **transformation and collaboration** over the past six years and will continue to focus on these areas moving forward.



Funding Challenges at East Sussex County Council

- **Funding Gap:**
 - £55m gap forecast for 2025-26.
 - Expected to grow to **£83.6m** by 2027-28.
- **Adult Social Care & Health:**
 - Represents **48%** of total council budget.
 - "Significant savings" are required in this department.
- **Savings Proposals:**
 - Public consultation to be held on the following:
 - **Housing Support:** Budget cut by **88.5%** (from £4.4m to £500,000).
 - **Supported Accommodation:** Potential total funding cut, saving £258,000.
 - **Day Service:** Closure could save £327,000; £200,000 savings next year



Funding Challenges at East Sussex County Council

Council's Financial Strategy and Next Steps

- **Financial Pressures:**
 - Urgent action needed to set a balanced budget by February 2025.
 - Without additional funding, further reductions will be essential.
- **Previous Actions:**
 - Savings of **£140m** made over the past decade.
 - Recruitment freezes, office space reduction, and minimized day-to-day expenditures.
- **Consultation Timeline:**
 - **October 2024:** Eight-week public consultation on proposed cuts.
 - Chief officers to explore further savings options.



Leeds City Council's Financial Pressures and Savings Targets

- **Savings Target:**
 - Leeds City Council must find **£273.7m in savings** over the next five years (2025-2030).
 - **£106.7m** of this relates to 2025-26 alone.
- **Main Financial Pressures:**
 - **Children's Care:** Increased demand for children with significant needs, with external residential placements costing **£350,000 per year** each.
 - **Adult Social Care:** Rising costs for care for older people and adults with learning disabilities and mental health needs.
 - **Housing Revenue Deficit:** Projected deficit of **£14.3m** by 2029-30, including **£2m** for 2025-26.



Leeds City Council's Financial Pressures and Savings Targets

Council's Financial Challenges and Response

- **Long-Term Savings:**
 - Since 2010, Leeds has delivered **£794.1m in savings**, with a **70% real-term funding reduction** over 15 years.
 - Workforce reduced by nearly **20%**.
- **Future Savings and Reviews:**
 - **£63.9m** savings needed in 2024-25, with an additional **£273.7m** over five years.
 - Council conducting reviews to **modernize services**, **reduce costs**, and generate income.
 - Current **recruitment freeze** to continue.
- **Deputy Leader's Statement:**
 - Describes this as the **most challenging financial period** for councils, following a decade of austerity.
 - Warnings of potential **Section 114 notices** due to insufficient funding across local authorities.



Legal Issues of Note

Adoption of Generative AI in the UK Legal Sector (2024)

- 82% of UK lawyers are using or plan to use generative AI.
- Generative AI usage in law firms surged from 11% (July 2023) to 41% (September 2024).
- Primary uses in the legal context:
 - Streamlining administrative tasks: legal research, document review, contract analysis.
- Large law firms leading adoption at 78%.
- Corporate in-house legal teams: AI usage increased from 47% to 74% in 2024.
- The Bar saw a rise in AI use from 8% to 32%.

Adoption of Generative AI in the UK Legal Sector (2024)

Benefits and Challenges of AI Adoption in Law

- Key benefits of AI:
 - 71%: Faster work delivery.
 - 54%: Improved client service.
 - 53%: Competitive advantage.
- Challenges faced:
 - 76%: Concern about inaccurate or fabricated information from public-access AI.
 - 50%: Over-reliance on AI.
 - 49%: Risk of leaking confidential information.
 - 43%: Accidental bias in AI outputs.
- Firms navigating these challenges while maintaining **accuracy and ethical standards** are poised to gain a **competitive edge**.

PSNI Data Breach and ICO Fine

- Incident:
 - The Police Service Northern Ireland (PSNI) was fined £750,000 by the Information Commissioner's Office (ICO) for a serious data breach.
 - A FoI request inadvertently exposed the surnames, initials, ranks, and roles of 9,483 officers and staff.
- Impact:
 - PSNI officers feared for their safety, as it was assumed the data could be in the hands of **dissident republicans**.
 - The ICO noted that the breach could have been prevented by "simple-to-implement procedures."

PSNI Data Breach and ICO Fine

- **ICO Findings:**
 - The ICO applied its **public sector approach**, reducing the fine from an initial **£5.6 million** to **£750,000**.
 - The ICO opted **not to issue an Enforcement Notice**, as PSNI had already implemented recommended security improvements.
- **PSNI's Response:**
 - Chief Constable Jon Butcher expressed disappointment over the fine but acknowledged improvements, including:
 - Appointment of a **Deputy Chief Constable** as **Senior Information Risk Owner (SIRO)**.
 - Establishment of a **Strategic Data Board** and **Data Delivery Group**.
 - Ongoing efforts to enhance **information security** and prevent future breaches.



Job Adverts



Your Revenues and Benefits Recruitment Partner

Empowering both clients and candidates to achieve their goals



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.



Revenues Officer (Civica Open Revenues)

3 Months | £24.42 per hour (umbrella) | Remote

The Assignment

We are recruiting for a 'Home-Based' Revenues Officer for a Local Authority in the South-West.

It is essential the successful candidate has 5+ years of Council Tax & Civica OPENRevenues experience.

Hours: 37 per week

Rate: £24.42 per hour (umbrella)

Start Date: ASAP

What we're looking for

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

1. Conversant with Civica OPENRevenues
2. 5+ years of Revenues/Council Tax experience
3. Conversant with Comino EDMS

To find out more or to apply

[>> Click here to visit the full advert](#)



Income Officer - Accounts Receivable

3 Months | £25 per hour (umbrella) | Remote

The Assignment

Overall Role Purpose: Member of the Income/Accounts Receivable Team dealing with all areas of the invoicing and collection of fees and charges raised by all Council Departments.

Role Context: The post holder is responsible for providing a customer focussed service, effectively collecting a wide range of fees and charges from individuals, companies and public sector organisations in accordance with procedures, the relevant legislation, Council Policy and required timescales. Duties also require ensuring that all debts have been properly raised and liaising with relevant staff in Revenues, Benefits & Transactional Centre, as well as other Council Departments and external representatives.

What we're looking for

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

- 1.Experience of debt collection from a diverse range of debtors is desirable.
- 2.Customer service.
- 3.IT skills.
- 4.Good communication skills, both verbally and in writing and ability to effectively deal with all customers.
- 5.Self-motivated, able to work on own initiative and demonstrate problem solving ability.

To find out more or to apply

[>> Click here to visit the full advert](#)



Housing Benefit Assessor (NEC)

3 Months | £31.21 per hour (umbrella) | Remote

The Assignment

To work as a member of the Benefits team providing a high standard of service to the public. Use expert knowledge to ensure that customer demands are met.

To accurately and efficiently assess entitlement to Housing Benefit and Council Tax Support, and all related activities associated with the assessment of a claim, ensuring that the right benefit is paid at the right time to the right person.

Completing, verifying and assessing claims and changes of circumstance by customer visits, face to face interviews, telephone or post.

To assist in the recovery of overpayments of Housing Benefit and Council Tax Support, and / or debt owed to the council.

A flexible and adaptable approach to work is required as well as an ability to deal with several issues simultaneously. An understanding of the claimant's needs should also be shown, in order to tailor the service to the individual customer needs.

What we're looking for

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

1.3 years experience of the NEC(Northgate) system

2.5 years experience of the assessment of Housing Benefit / Council Tax Support

To find out more or to apply

[>> Click here to visit the full advert](#)



Revenues Recovery Officer (Civica Open Revenues)

until 31st December 2024 | £25 per hour (umbrella) | Essex

The Assignment

The temporary Revenues Officer will be working within the Council Tax Recovery team, predominantly taking all incoming recovery calls from Council Tax charge payers, taking payments and setting up special payment arrangements.

The ideal candidate will need experience working within a busy Council Tax Recovery department and advanced use of Civica Open Revenues.

What we're looking for

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

1. Demonstrable experience of working in a recovery section or in a similar environment dealing with the collection of various debt types
2. A good working knowledge of Council Tax and NNDR law and procedures
3. Experience of customer/public contact demonstrating good communication and interpersonal skills
4. Experience of using office information systems, specifically Civica Open Revenues

To find out more or to apply

[>> Click here to visit the full advert](#)





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Other Information

Are you looking to redesign your Council Tax reduction scheme?

- | Robust Cost-Benefit Analysis
- | Comprehensive Impact Analysis of Council Tax Support & Arrears
- | Simple Scheme in Plain English
- | King's Award-Winning Online Application Forms

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Previous Recordings



Dates where
there will be
no sessions

XMas Break

2 Dec. 2024

Xmas Break

16 Dec.
2024

Xmas Break

30 Dec.
2024

9 Dec. 2024

Xmas Break

23 Dec.
2024

Xmas Break



Blogs

Thoughts from the panel

Visionary Network Blogs

Why Removing the Single Person Discount (SPD) Could Be a Positive Move

<https://visionarynetwork.co.uk/2024/09/19/why-removing-the-single-person-discount-spd-could-be-a-positive-move/>

The Impending End of the Household Support Fund: A Crisis for Families on Low Incomes and Local Economies

<https://visionarynetwork.co.uk/2024/08/19/the-impending-end-of-the-household-support-fund-a-crisis-for-families-on-low-incomes-and-local-economies/>

Lessons for Revenue and Benefits Services on the Use of Data: Insights from the National Data Guardian's Warning

<https://visionarynetwork.co.uk/2024/08/19/lessons-for-revenue-and-benefits-services-on-the-use-of-data-insights-from-the-national-data-guardians-warning/>

Economic Challenges and AI Opportunities for Local Government By Malcolm Gardner


<https://visionarynetwork.co.uk/2024/07/22/economic-challenges-and-ai-opportunities-for-local-government/>

Reforming Council Tax Reduction Schemes by Paul Howarth

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



Benefits in the Future Blogs



Benefits in the Future

Benefits in the Future

- AI – The accurate answer to benefits information – Gareth Morgan
 - <https://benefitsinthefuture.com/ai-the-accurate-answer-to-benefits-information/>
- 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/>

EntitledTo Blogs

entitledto
independent | accurate | reliable

- The Winter Fuel Payment debate illustrates long-standing policy conundrum by Phil Agulnik
 - <https://www.entitledto.co.uk/blog/2024/september/06/the-winter-fuel-payment-debate-illustrates-long-standing-policy-conundrum>
- How smoothly is the Move to UC campaign going? By Wendy Alcock & Phil Agulnik
 - <https://www.entitledto.co.uk/blog/2024/august/14/how-smoothly-is-the-move-to-uc-campaign-going>
- Council Tax Reduction schemes in England 2024/25 by Karen Holmes
 - <https://www.entitledto.co.uk/blog/2024/may/15/council-tax-reduction-schemes-in-england-202425>

Resolution Foundation Blogs

The growth mindset: Sizing up the Government's growth agenda by Emily Fry & Greg Thwaites

- <https://www.resolutionfoundation.org/publications/the-growth-mindset/>

A one-year holding policy on the minimum wage signals a shift of focus to employment rights by Nye Cominetti

- <https://www.resolutionfoundation.org/comment/minimum-wage-remit-2024/>

How to weigh up minimum wage manifesto promises by Gavin Kelly, Nye Cominetti & Helen Slaughter

- Money talks but the bite is what matters.
<https://www.resolutionfoundation.org/comment/how-to-weigh-up-minimum-wage-manifesto-promises/>

Institute of Fiscal Studies Blogs



- Options for increasing taxes By Isaac Delestrie
 - <https://ifs.org.uk/articles/options-increasing-taxes>
- The Pensions Review: Raising revenue from reforms to pensions taxation by Stuart Adam Isaac Delestre Carl Emmerson Helen Miller & David Sturrock
 - https://ifs.org.uk/articles/raising-revenue-reforms-pensions-taxation?mc_cid=22e8f6b6ca&mc_eid=5135d816d0

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.