



In
Partnership
with

LA Directories
Limited

(c) 2024 Visionary Network Ltd. All Rights Reserved

Revenues and Benefits Discussion Group

28 October 2024



Meet the panel

(not everyone is available every week)

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, London Borough of Enfield
- 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
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Bob Wagstaff PSPS (Boston, South Holland, East Lindsey)
- Liz Whitehead-Davis, Hexagon Housing

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

Liberata

Liberata benchmarking Tool



Discussion Points

Business Rates are calculated as follows:

Rateable Net Annual Value of your property	
X	
(Non-Domestic regional rate	+ Non-Domestic district rate)
= Rates payable	



```
.01100001101100011111011011101100010100000011.  
000101100001101100011110110110110001010000000  
110000110110001111011011101100010100000011100  
0110001111011011011000101000000111000110001  
00011011000111101101101100010100000011100001  
01100001101100011110110110110001010000001110  
01101100011110110110110001010000001110000110  
11000111101101101100010100000011100001100011  
1000101100001101100011110110111011000101000000  
11000011011000111101101101100010100000011100  
10000110110001111011011011000101000000111000  
00110110001111011011011000101000000111000011  
01100001101100011110110110110001010000001110  
00101100001101100011110110110110001010000001  
10000110110001111011011011000101000000111000  
11000111101101101100010100000011100001100011  
*011011000111101101101100010100000011100001*
```



NNDR End of Relief

Local Government Reform

Data Use And Access Bill

DWP Pension Error



In Partnership with

LA Directories Limited

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

Liberata free
R&B
benchmarking
tool



John O'Neil

John O'Neil is a highly experienced, commercially astute private and public sector business solutions and transformation lead. I define the service vision and drive service transformation, working with executive teams and key stakeholders to deliver sustainable change and value both for the business and clients.

Liberata Think  **ServiceTech**



In
Part
with

Liberata free R&B benchmarking tool

The address for the tool is: <http://benchmarking.liberata.com>

The tool allows authorities to compare their performance against similar authorities for each of the following:

- Council Tax - in year collections
- Council Tax - previous year arrears collections
- Council Tax - all prior year's arrears collection
- Council Tax - previous year write offs
- Council Tax - all prior years write offs
- Business Rates - in year collections
- Business Rates - previous year arrears collections
- Business Rates - all prior year's arrears collection
- Business Rates - previous year write offs
- Business Rates - all prior years write offs
- Benefits – new claims processing
- Benefits – change in circumstance processing

Liberata free
R&B
benchmarking
tool

Critically for the Council Tax and Business Rates performance, the tool provides details of any under / over performance compared to peer authorities and any impact this has on the Council's income.

Our beta-test authorities have found this invaluable to help both set appropriate expectations with members and senior officers regarding collections performance and to challenge the status quo in delivery teams to help them collect more.

For any authority that signs up, if they would like a more in-depth conversation regarding performance and how the data has been derived, please ask them to give us a shout on the e-mail address listed both on sign-up and within the tool itself.

Within any follow-up, we provide a lot more detail on the relative performance of their authority and are also able to give them a view on the impact of relative generosity within their CTS scheme and the impact that migration to a banded CTS scheme has on collections.

THINK 
SERVICETECH.
REWRITE YOUR FUTURE

Collections Benchmarking

2023-24



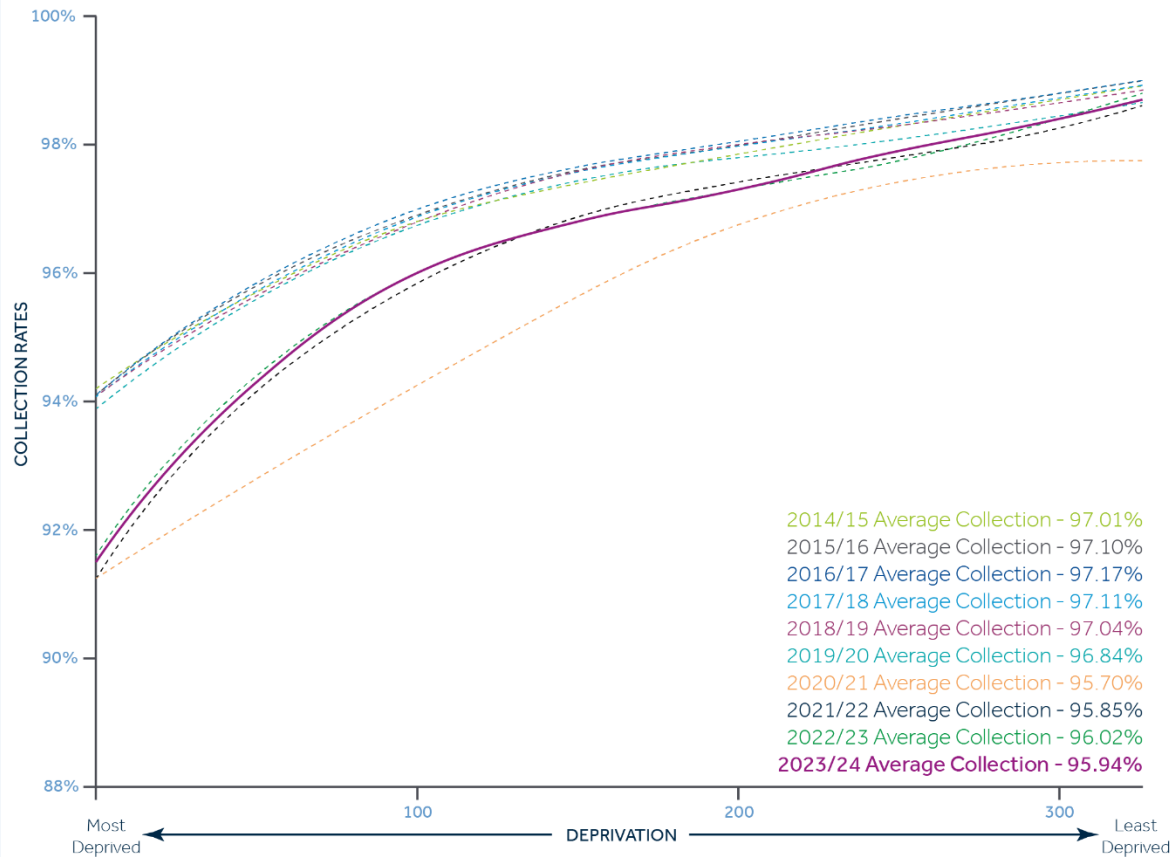
Liberata

Revenue Collection Services

The National Picture – Council Tax



Council Tax Collection
Collection Rates vs Deprivation



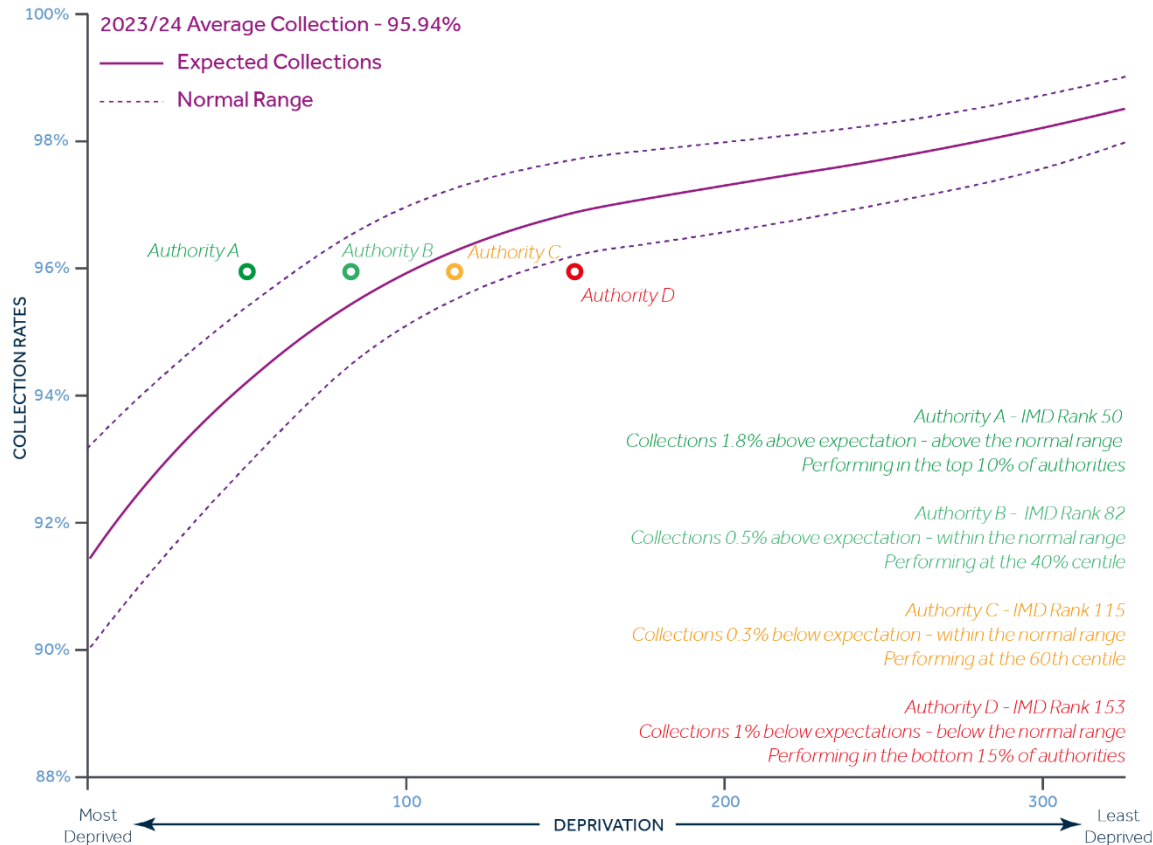
- Benchmarking Principles:
 - Deprived authorities – Harder to collect
- Collection rates for every English authority plotted against the relevant indices of multiple deprivation
- All data taken from LA statutory returns

Revenue Collection Services

Collections Variability



Council Tax Collection Collection Rates vs Deprivation



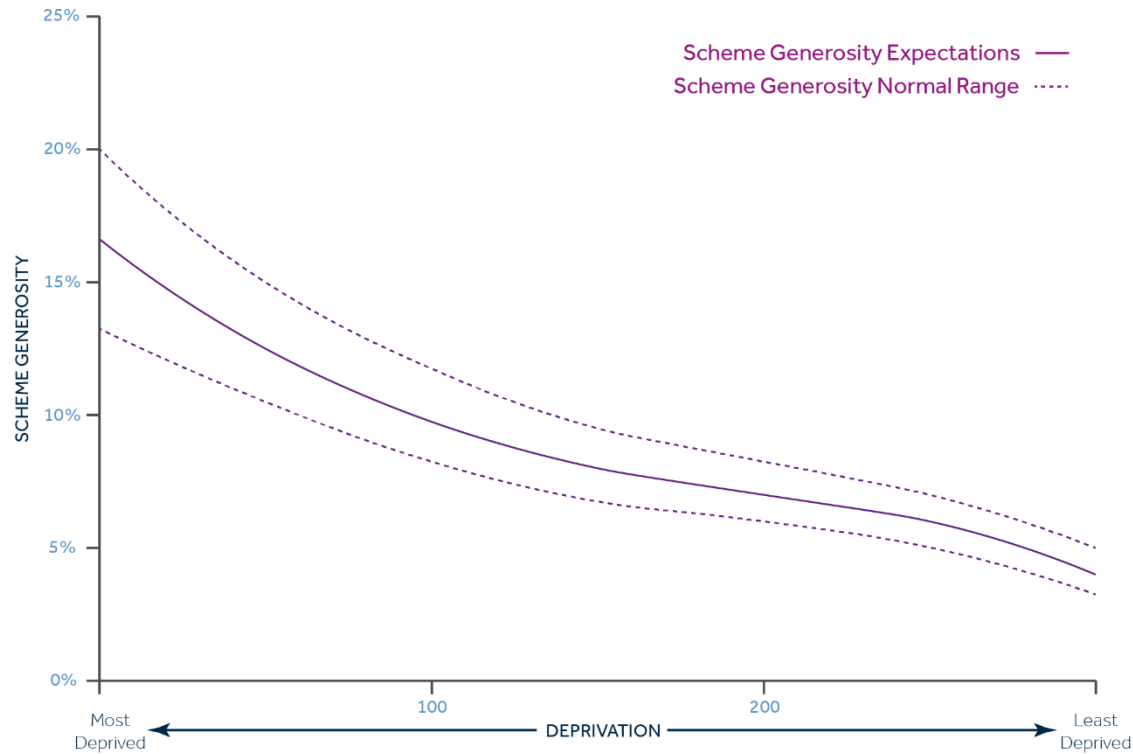
- Normal range defined as being within 1 standard deviation against a 20 place rolling average
- Typically 70% of authorities sit within the normal range
- Pandemic & cost of living crisis impact –
 - Collections drop across all authorities
 - Increase in the variability of collections between authorities
- authorities
- authorities, much slower for the most deprived
- Cost of living crisis re-baselines performance

Revenue Collection Services

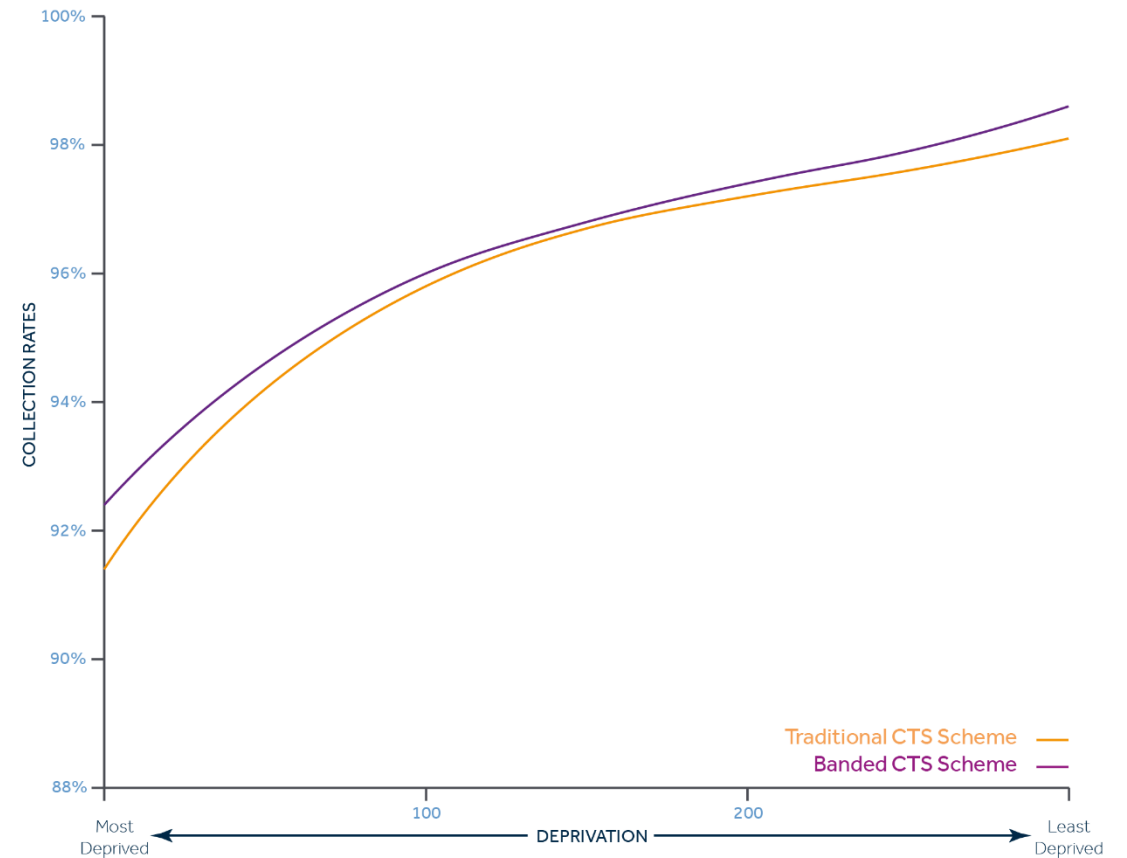
Council Tax Support Impact



Council Tax Support CTS Scheme Generosity 2023/24



CTS & Council Tax Collection Banded vs Non-Banded Schemes



Benchmarking Tool

Access & Support



Benchmarking Tool Link

<https://benchmarking.liberata.com>

Support

Revsandbens.solutions@liberata.com

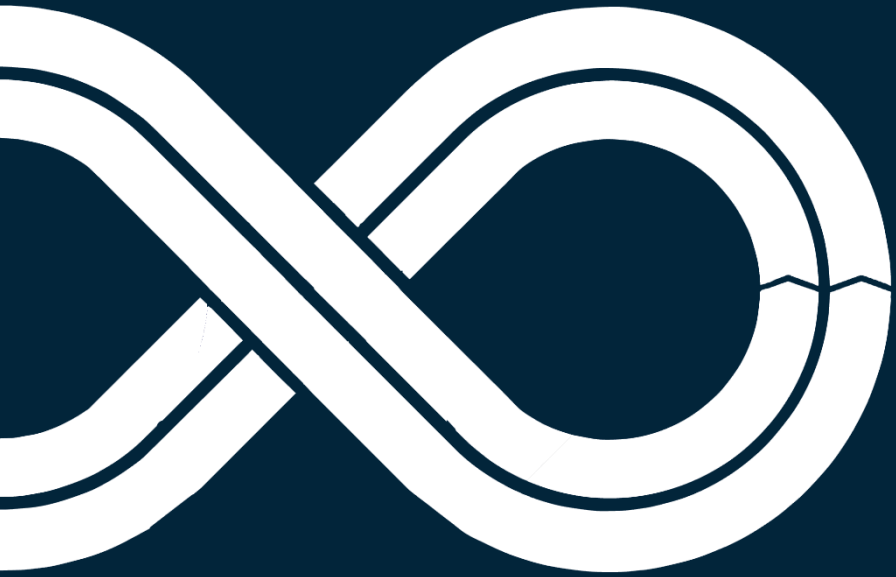
Questions / Detailed Benchmarking Enquiries

johnoneill@liberata.com

steven.rybaruk@liberata.com

Council Tax	Non-Domestic Rates	Benefits					
Levels of Deprivation		Retention Rates					
IMD Score (Rank of Average Score)	8	Council Tax	15.05%				
Predicted Collection Ranking	309	Non Domestic Rates	49%				
Council Tax							
Council Tax Collection	Amount Collectable	Collected	Collected (%)	Expected Collections	Variance to Expectation	Collections Impact	Income Impact
2021/2022	£49,413,000	£45,849,000	92.79%	91.66%	1.13%	£559,733	£84,261
2022/2023	£52,272,000	£48,732,000	93.23%	92.12%	1.11%	£579,343	£87,213
2023/2024	£53,603,000	£50,247,000	93.74%	92.11%	1.63%	£874,153	£131,593
Council Tax Arrears	Previous Year Collection	Expected Previous Year	Variance to Expectation	Prior Years Collection	Expected Prior Year	Variance to Expectation	Collected After 10 years
2021/2022	30.99%	28.02%	2.97%	8.44%	12.53%	-4.09%	£48,311,548
2022/2023	18.11%	23.96%	-5.85%	6.6%	12.94%	-6.34%	£50,455,695
2023/2024	17.68%	24.08%	-6.4%	6.53%	11.66%	-5.13%	£52,106,246

Thank you.



Liberata

© Liberata UK Limited 2024. All rights reserved.

The contents of this document are confidential
constitutes Liberata's trade secrets. The company or
organisation to which this document is addressed

except in accordance with any non-disclosure
agreement entered into between Liberata UK

NNDR Rate Relief

- Rate relief end in April what do you expect the challenges to be?
- Pubs Example
 - For pubs making a profit margin as low as 12p per pint, the end of business rate relief in April could create a significant financial strain.
 - Rate relief currently helps offset fixed costs, making operations sustainable even with narrow profit margins.
 - Once relief is lifted, pubs may face increased rates, directly impacting their already slim margins.

NNDR Rate Relief

- **The Pub example**
 - **Profit Margins Under Pressure:** Without relief, the profit from each pint may be wiped out entirely or turn into a loss, particularly in areas with high-rate assessments. This may force pubs to increase prices or face closures, especially smaller, community-based establishments.
 - **Decline in Collection Rates:** With rate relief gone, struggling pubs might fall behind on business rate payments, impacting collection success. Local authorities could see a rise in arrears, especially in regions with high numbers of independently owned pubs.
 - **Increased Collection Costs:** Councils may need to allocate more resources toward collection efforts, hiring additional staff to manage arrears and enforcement. This could involve more collection notices, visits, or even legal action, further straining resources.
 - **Potential Staffing Needs:** Collection departments may require extra staff to manage the increase in defaults or to proactively support businesses in restructuring their payment plans, increasing administrative costs for councils.
- In summary, many pubs could face closures or be forced into price hikes, while councils may experience heightened collection efforts and costs, making the overall landscape more challenging for the hospitality industry and local governments alike.

Key Announcements on Local Government Reform

- **Removal of “Payday Loan” Premium:** Angela Rayner announced councils will no longer pay an extra 1% interest premium on emergency financial support, easing debt burdens for financially distressed councils.
- **Increased Autonomy:**
 - **New “Leaders’ Council”:** Established to give local leaders a voice within government for community-focused policy-making.
 - **Meeting Flexibility:** Proposals will allow councils to decide on remote or proxy voting, aiding inclusivity for councillors with responsibilities or disabilities.
 - **Enhanced Local Authority Powers:** Councils may soon suspend members violating codes of conduct; consultation on protecting councillors’ privacy by removing home address disclosure.

Key Announcements on Local Government Reform

- **Decentralisation of Power:** Moving away from "begging bowl" competitive funding, Rayner criticises the "Dragons' Den" model, advocating for an end to funding pot competitions.
- **Revised Standards & Accountability:**
 - **Less Centralised Oversight:** Labour promises an end to Whitehall's "micro-management" to promote council independence.
 - **Focus on Local Solutions:** Empowering councils to prioritise frontline services with a new partnership model with central government.
- **Criticism from Conservatives:** Tory spokesperson argues Labour's plans will bring back red tape, alleging it will "drown local services" with bureaucratic controls.

Data (Use and Access) Bill – Key Highlights

- **Purpose:** To streamline data sharing for public services, cut bureaucracy, and increase data accessibility across sectors (e.g., NHS, police).
- Expected time savings: 1.5 million hours for police, 140,000 hours for NHS staff annually.
- **NHS Data Accessibility:** Allows access to patient records (conditions, appointments, test results) across IT systems in GP surgeries, hospitals, and ambulances using shared data standards.
- **New Services:** Provides online identity verification, electronic birth and death registration, and supports open banking and smart data schemes for personalised financial services.

Data (Use and Access) Bill – Key Highlights

- **Economic Benefit:** Projected to contribute £10 billion to the UK economy over ten years.
- **Statutory Register:** Mandates owners of underground infrastructure (e.g., water companies, telecoms) to log assets in the National Underground Asset Register (NUAR) for a complete mapping of UK underground utilities.
- **Data Protection:** Retains strong privacy safeguards, with tracking protocols for data access.
 - Preserves existing data protection requirements for processing records, data protection impact assessments, and data protection officers, especially impacting SMEs.
- **Regulatory Adjustments:**
 - Eases use of AI and analytics cookies.
 - Reforms the Information Commissioner’s Office for improved oversight and regulatory clarity.

Government Error in State Pension Payments

- **Issue:** 187,000 pensioners underpaid state pensions due to missing National Insurance (NI) credits for time spent raising children; £1 billion in arrears to be paid.
- **Background:**
 - Pre-2010 Home Responsibilities Protection (HRP) scheme not reflected in many pensioners' records, leading to underpayments.
 - HMRC launched a campaign to trace affected pensioners, sending over 250,000 letters.
- **Problem with Outreach:**
 - Letters require online checking and claims, excluding many older pensioners who lack internet access.
 - Research shows 29% of those aged 75+ don't use the internet.
- **Exclusion Concerns:**
 - Ex-pensions minister Sir Steve Webb criticises the approach, urging HMRC to offer paper-based claim forms for accessibility.

Government Error in State Pension Payments

- **Recommendations:**
 - Sir Steve Webb calls on HMRC to include a paper claim option in their letters or provide a phone helpline.
 - Simplifying the process is crucial to ensure older pensioners access entitlements.
- **Additional Context:**
 - Separate issue with DWP failing to automatically add inherited state pension benefits for widowed pensioners.
 - Eligibility for full state pension requires 35 years of NI contributions or credits; less than 10 years results in no pension, although contributions can be bought.
- **HMRC Response:**
 - HMRC states letters include a helpline for requesting paper forms; however, this detail was removed in responses to FOI requests for security reasons.



VISIONARY NETWORK

The Independent Revenues and Benefits Discussion Group

Welcome to a
new era of
council tax
deduction
schemes

[Bristol City
Council Case
Study](#)

“
**COUNCIL TAX REDUCTION
CLEAR & CONCISE**
Let us make it simple for you
”

Save money, improve efficiency,
help your vulnerable citizens,
build trust.

<http://www.visionarynetwork.co.uk>



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

Peter Davis, Marketing & Account Management

E: peter.davis@ladirectories.com

M: 07807 009 959

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.



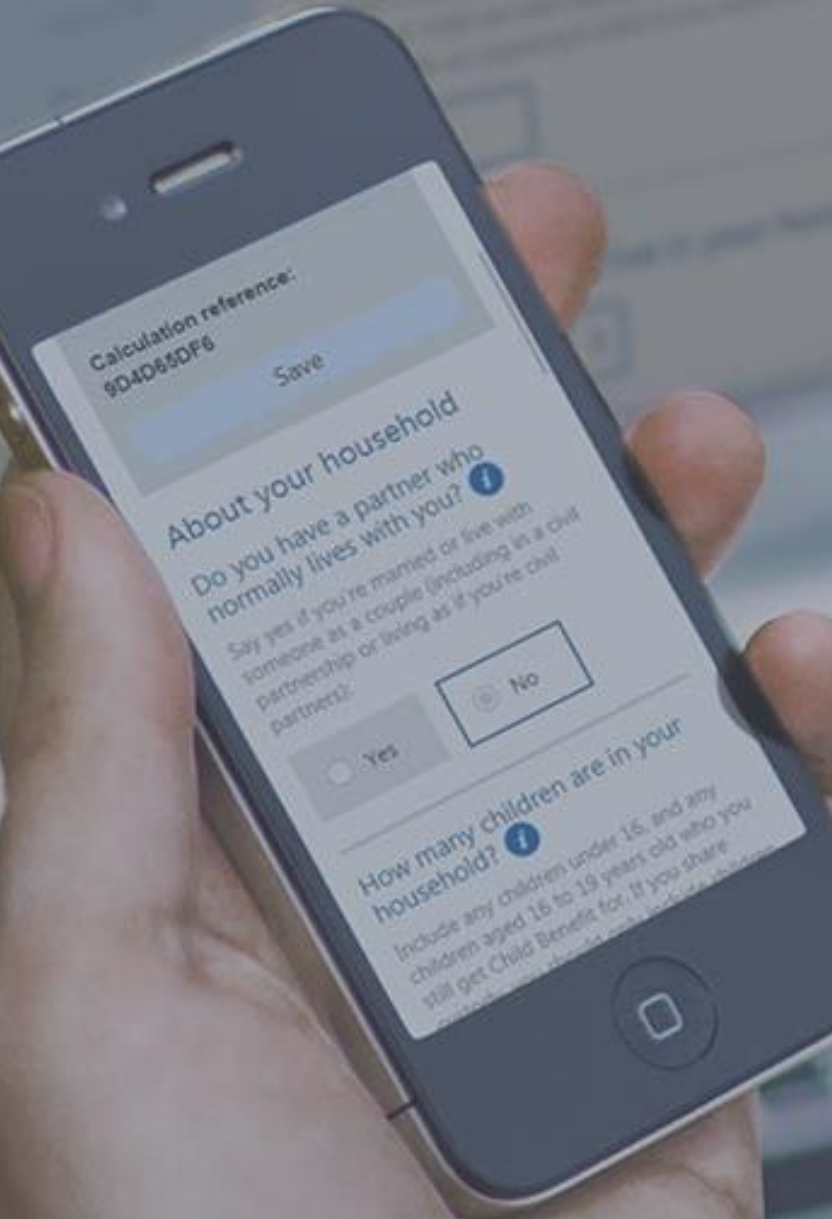
our customers:

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.

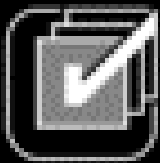
The InBest benefits calculator has been integrated into Ascendant's apply4.online support application, to make it easier for people who are experiencing financial difficulties to find out what support is available to them.

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

Joint Letter to the Chancellor on Prevention Spending

- Background:
 - The Health Foundation, Demos, Institute for Government, and CIPFA have urged Chancellor Rachel Reeves to prioritise long-term investment in prevention in the upcoming Budget.
 - Concerns over a history of underinvestment in preventive measures across areas like healthcare, crime prevention, and youth services.
- Current Spending Gaps:
 - From 2014 to 2019, government spending on healthcare prevention fell by 2% in real terms, while spending on hospitals rose by 10%.
 - Local authority prevention programmes such as youth services and Sure Start have faced funding cuts of over 75% since 2009.

Joint Letter to the Chancellor on Prevention Spending

- **Recommendation: Create Preventative Departmental Expenditure Limits (PDEL):**
 - Inspired by Gordon Brown's **RDEL/CDEL split** for capital and revenue, the **PDEL category** would track prevention spending separately.
 - Proposed by **Demos and the Health Foundation** to protect long-term prevention investment from short-term budget pressures.
- **Supporting Evidence and Broader Goals:**
 - Studies show **prevention spending** provides high returns on investment, yet it is often sacrificed to meet immediate demands.
 - **Strengthened fiscal frameworks** would hold departments accountable for prioritising long-term prevention.
 - Aim: Empower government to **transform public services** and achieve mission-driven goals focused on resilience and sustainable communities.
- **Conclusion:**
 - The joint letter stresses that without these reforms, the government's prevention ambitions risk being sidelined.

Key Highlights from Rachel Reeves' Infrastructure Investment Pledge

- **Investment Boost:**
 - Reeves pledges to reverse cuts in public investment, unlocking **up to £50bn** over five years for infrastructure.
 - Revises **debt calculation** rules to consider net financial liabilities, providing more flexibility for long-term borrowing.
 - **Focus:** Investment in infrastructure—not for day-to-day expenses or tax cuts.
- **Economic Impact:**
 - **Market Reaction:** Bond yields rose by ~6 basis points after announcement, indicating cautious optimism from financial markets.
 - **Business Sentiment:** Businesses report uncertainty; experts cite slowed growth linked to anticipation of the budget and economic outlook.

Key Highlights from Rachel Reeves' Infrastructure Investment Pledge

- **Guardrails for Investment:**
 - Strict **oversight** from National Audit Office and Office for Budget Responsibility (OBR) to ensure spending delivers long-term value.
 - **Limitations:** Day-to-day government spending will remain within tax revenue.
- **Political and Market Reactions:**
 - **Jeremy Hunt** warns higher borrowing could lead to prolonged higher interest rates, impacting mortgages.
 - **Business Leaders** express concerns over uncertain budget impacts, and analysts point to modest pre-budget market volatility.

Local Government Finance Workforce Challenges – Key Findings

- **Workforce Shortages:**
 - 16% of finance roles across English councils are vacant, especially in accountancy (26%), internal audit (21%), and business partnerships (20%).
 - High turnover rate of 12.5% annually, largely due to low pay, with district councils facing higher turnover.
- **Leadership Gaps:**
 - Many councils lack succession planning, especially for Deputy CFO roles.
 - Need for more CFO candidates, improved people management skills, and cross-sector recruitment.
- **Agency Dependency:**
 - 4.5% of finance roles filled by agency staff due to recruitment challenges, leading to increased costs.

Local Government Finance Workforce Challenges – Key Findings

- **Attracting Talent:**
 - Launch a national campaign to promote local government finance roles.
 - Rethink remuneration packages to attract apprentices and early-career candidates.
 - Develop targeted job designs for hard-to-fill roles, such as accountancy and audit.
- **Developing Staff:**
 - Encourage comprehensive training plans and career progression paths.
 - Implement annual CPD reviews and career planning for all finance staff.
 - Increase regional collaboration on recruitment, training, and shared resources.
- **Creating a Supportive Work Culture:**
 - Emphasise flexible working, secondments, and enhanced job variety.
 - Promote local government finance as a valuable and impactful career choice.

Rising Shoplifting and Retail Crime in England and Wales (2023- 2024)

Record High in Shoplifting:

- **469,788 offences** reported in the year to June 2024—a 29% rise from 365,173 the previous year.
- Highest shoplifting rate since records began in 2003, according to the Office for National Statistics (ONS).

Increased Theft and Rising Violence:

- Theft from persons rose 20%, reaching 139,368 cases.
- Retailers report increasing violence and abuse towards staff, especially in large supermarket chains.
- Cost-of-living crisis cited as a factor; however, organised crime groups are also implicated.

Rising Shoplifting and Retail Crime in England and Wales (2023- 2024)

Impact on Shop Workers:

- Retail Trust survey of 1,200 staff: nearly half fear for their safety, over a third considering leaving retail.
- Common incidents: verbal abuse, physical threats, and public shaming on social media.

Government Measures:

- July 2024 King's Speech: proposal to make attacks on shop workers a standalone criminal offence.
- Crime and Policing Bill aims to streamline investigation and prosecution of retail crime, as retailers advocate for improved protection for staff.

Challenges Facing Council Housing Finances

- **Budget Strains & Rising Costs:** Local Government Association (LGA) and a report by Savills highlight severe financial pressures on Housing Revenue Accounts (HRAs), risking statutory repair obligations and new housing developments.
- **Factors Impacting HRAs:**
 - Rent cuts (2016-2020) and 2023 rent cap limit income.
 - Increased capital investments for safety, decarbonization, and energy efficiency (now £96.1 billion over 30 years).
 - Day-to-day repair costs rising due to labour and supply chain shortages.
 - New regulatory demands for qualified housing staff.

Challenges Facing Council Housing Finances

LGA's Call to Action

- **Financial Relief & System Overhaul:**
 - Restore lost revenue from rent caps and consider a 10-year rent increase plan.
 - Review the 2012 self-financing system to meet evolving housing needs.
 - Increase Affordable Homes Programme (AHP) grants to support the construction of new affordable homes.
- **Investment in Standards Compliance:** Funding for councils to meet standards like Decent Homes, energy efficiency, and fire safety requirements without compromising tenant services.

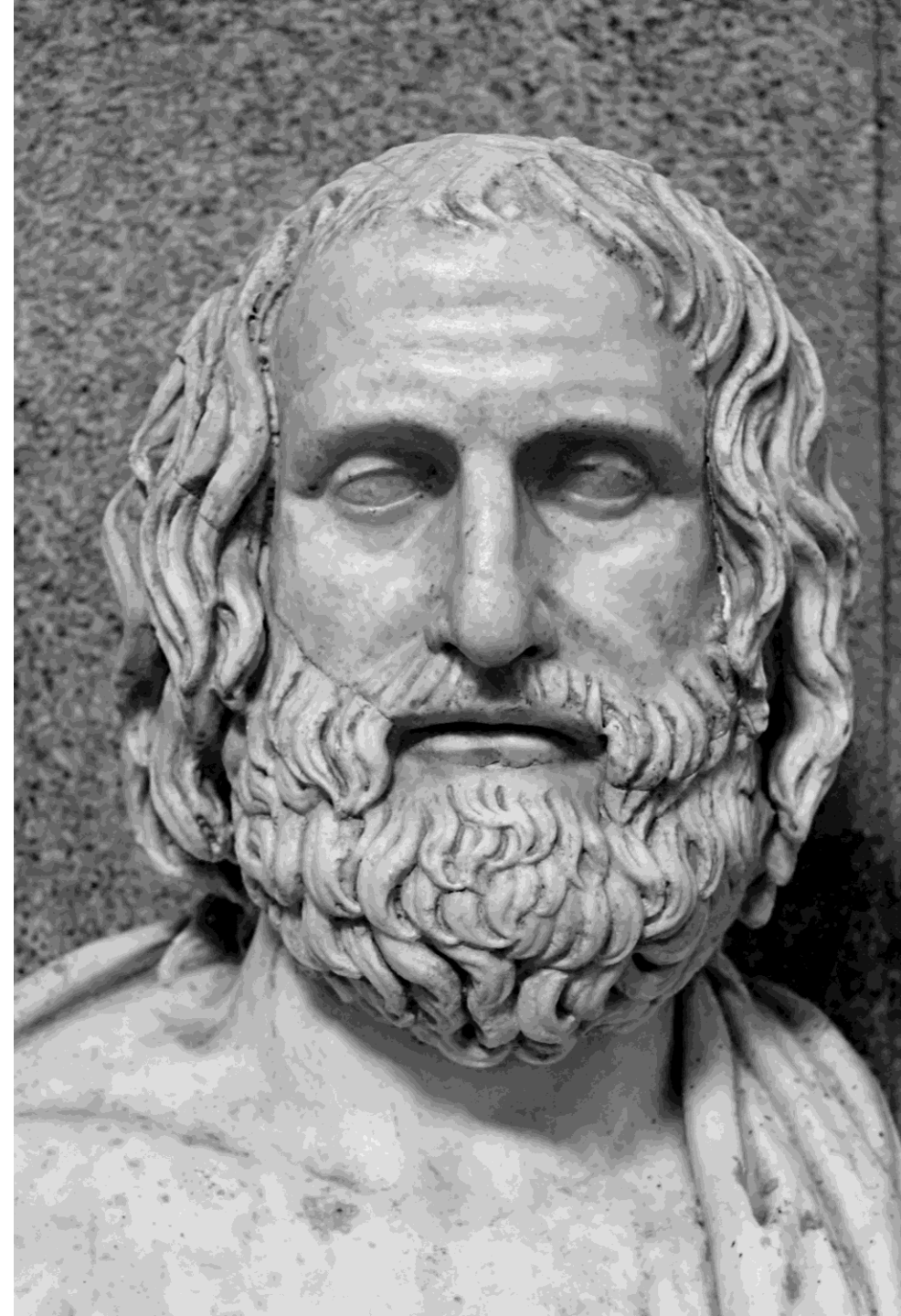
Tower Hamlets Council's Winter Fuel Allowance for Pensioners

- **Context:** The Government's new plan to means-test the Winter Fuel Allowance will reduce recipients from 10.8 million to 1.5 million pensioners. Elderly residents may lose the payment unless they are on specific benefits.
- **Council Response:** Tower Hamlets will provide £175 to elderly residents who lose the Winter Fuel Allowance, with an almost £1 million support package to aid around 5,000 affected pensioners in the borough.
- **Support Initiatives:** A multi-lingual campaign will encourage eligible pensioners to claim Pension Credit, which maintains their eligibility for the Winter Fuel Allowance.
- **Warm Hubs:** The council's Warm Hubs will reopen to offer a safe, warm environment with hot drinks, social opportunities, and support services for elderly residents during winter.

Quote of the Week

"All men make mistakes, but a good man yields when he knows his course is wrong and repairs the evil. The only crime is pride." ~ Sophocles

Sophocles was an ancient Greek playwright, philosopher, and one of the three great tragedians of classical Athens, known for his profound contributions to drama, particularly through his innovations in structure and character development. His most famous works, including *Oedipus Rex* and *Antigone*, explore complex themes of fate, morality, and human nature, deeply influencing the evolution of Western theatre and literature.





114 Watch

- Councils reporting their struggling budgets

Council Financial Crisis – Key Findings

- **Widespread Financial Instability:**
 - Nearly half of England’s upper-tier councils (44%) expect to need **Exceptional Financial Support (EFS)** by 2025-27.
 - 25% of all English councils anticipate applying for EFS, highlighting the urgent need for additional funding.
 - 18 councils already granted capitalisation directions in 2024-25 to balance budgets, with more councils at risk.
- **Key Pressure Points:**
 - **Social Care Authorities:** Top pressures include children’s social care (93%), adult social care (90%), SEND services (80%), school transport (65%), and homelessness (64%).
 - **Shire Counties:** Main concerns are homelessness (85%) and waste services (82%).

Council Financial Crisis – Key Findings

- **Local Government Association (LGA) Response:**
 - Calls on Chancellor Rachel Reeves for “**immediate action**” in the autumn Budget to stabilise council finances.
 - Advocates for a **cross-party review** of local government funding to ensure long-term reform.
- **Potential Service Cuts:**
 - 80% of councils expect cuts in services for disabled adults and/or older people.
 - 62-65% of councils foresee reductions in parks, green spaces, sports, and children’s services, affecting community wellbeing.
- **Risks of EFS:**
 - EFS reliance may burden councils with more debt, risking future projects and compounding financial instability.



Key Findings from Birmingham City Council's Governance Review

- **Governance Issues at the Core:**
 - Governance failures are seen as central to the council's challenges, including:
 - **Poor strategic oversight and lack of risk management.**
 - Dysfunctional budgeting, leading to severe financial missteps.
 - Challenges include unresolved equal pay liabilities, an unsuccessful IT project (Oracle), and disjointed internal decision-making.
- **Immediate Actions Required:**
 - Address **equal pay liabilities**.
 - **Implement a £300m savings plan.**
 - Generate funds through **£500m asset sales** within 12 months, followed by £250m the next year.
 - If unmet, commissioners will take direct control.



Key Findings from Birmingham City Council's Governance Review

- **Cultural & Structural Hurdles:**
 - A “unique city” mindset has led to a resistance to change, with an inward-looking approach hampering effective governance.
 - Issues with **member-officer relations** and **union influence** have further complicated decision-making and leadership stability.
- **Ongoing Improvements & Next Steps:**
 - Introduction of an **equal pay programme** and improved relations with trade unions.
 - Commissioners highlighted the need for **permanent leadership** roles and enhanced collaboration.
 - Minister Jim McMahon requested a follow-up report in January to assess progress, focusing on budget alignment and service improvements.

Key Issues and Progress at Slough Borough Council

- **Ongoing Governance and Financial Challenges:**
 - **Best Value Duty Not Met:** Council lacks adherence to best value standards, requiring continued government oversight until November 2026.
 - **Financial Uncertainty:** Persistent budget gaps, unfinished balance sheet reviews, and a challenging asset disposal plan affecting financial stability.
 - **Political Instability:** The council is under no overall control, leading to a fragile political environment that disrupts strategic progress.
- **Areas of Improvement:**
 - **Leadership:** Improved consistency and strategic vision under new interim leadership.
 - **Operating Model:** Initial progress on a future operating model to align with financial strategy, though further refinement needed.
 - **Staff Confidence:** Improved morale among staff, but resilience remains a challenge due to workforce capacity issues

Key Issues and Progress at Slough Borough Council

Next Steps and Government Support

- **New Directions and Leadership Roles:**
 - **Managing Director Commissioner (MDC):** Will Tuckley to take on dual roles of MDC and Chief Executive, linking commissioners with council operations.
 - **Targeted Goals:** Focus on establishing a Target Operating Model, financial sustainability, and a robust transformation plan.
- **Strategic Priorities:**
 - **Debt Recovery & Financial Planning:** Continued efforts to reduce debt, control costs, and achieve asset disposal targets.
 - **Governance Improvements:** Strengthened risk management, audit functions, and member-officer relationships.
 - **Community & Partner Engagement:** Emphasis on transparency, resident engagement, and collaboration with strategic partners to drive lasting change.



TRAFFORD
COUNCIL

Trafford Council Budget Challenges Summary

- **Current Situation:** Trafford Council, though assessed as "financially well-run" by CIPFA, faces a £26 million budget shortfall for the upcoming financial year.
- Trafford is the lowest-funded council in Greater Manchester, with council leader Cllr Tom Ross emphasizing a pressing need for more central government support.
- **CIPFA Review Findings:**
 - *Strengths:* Effective financial reporting, experienced finance team, and a strong understanding among members and officers of fiscal challenges.
 - *Challenges:* Significant demand in education and social care (60% of net budget), increased demand from an aging population, reliance on rental/commercial income, and long-standing funding limitations.



TRAFFORD
COUNCIL

Trafford Council Budget Challenges Summary

Financial Pressures & Responses

- **Historical Context:** Trafford Council has faced £300 million in cuts over 15 years amid a national funding deficit for local governments, with councils experiencing an 18% core funding reduction since 2010.
- **Next Steps:** To maintain services, the council will consider reintroducing fees, aligning with practices in other councils to manage budget constraints.



Legal Issues of Note

A10/2024: The AT Court of Appeal judgment and the EU Charter of Fundamental Rights assessment

Background and Scope of the AT Judgment

- **Context:** The Court of Appeal (CoA) ruling in *SSWP v AT* (Nov 2023) impacts EU nationals with pre-settled status (PSS) under the EU Settlement Scheme (EUSS) who lack other residency rights for claiming social benefits like Universal Credit (UC) or Housing Benefit (HB).
- **Applicability:**
 - Applies to claims from 12 Dec 2022 onwards for EU nationals with PSS.
 - **Exclusions:** Non-EU claimants, those with Settled Status or other legal residency rights, and claims before 12 Dec 2022.
- **Key Ruling:**
 - CoA upheld EU Charter rights for PSS claimants under the Withdrawal Agreement. DMs must consider if benefit denial risks destitution.

A10/2024: The AT Court of Appeal judgment and the EU Charter of Fundamental Rights assessment

Implementing the AT Ruling for Decision Makers (DMs)

- Local Authority DM Actions:
 - Standard HRT Assessment: Conducted first; HB is awarded if the claimant meets HRT.
 - Non-HRT Passers: Check if they fall under the AT ruling for PSS claimants within the Withdrawal Agreement.
 - Basic Needs Test:
 - For claimants unable to work (due to health, domestic issues, etc.), assess if denial would prevent meeting basic needs (e.g., food, shelter).
 - Example Cases:
 - *Working Age Claim*: Rosana, unable to work post-abuse, was granted HB.
 - *State Pension Age Claim*: Anna, a pensioner with mental health needs, was approved for HB due to risk of destitution.

Background on the Winter Fuel Payment Legal Challenge

- **Case Summary:** Scottish pensioners Peter and Florence Fanning have been granted a judicial review to challenge the scrapping of universal winter fuel payments.
 - **Allegations:** Lack of consultation with pensioners and no published equality impact assessment.
 - **Hearing Date:** Scheduled for 15 January at the Court of Session, Edinburgh.
- **Policy Change:** Chancellor Rachel Reeves announced a shift to means-tested winter fuel payments, citing a £22 billion deficit inherited from the Conservative government.
 - The Scottish government followed due to a £160 million budget reduction, despite devolved powers.

Background on the Winter Fuel Payment Legal Challenge

- **Support and Advocacy:**
 - Backed by Govan Law Centre and the late Alex Salmond, who connected the Fannings with legal representation.
 - **Kenny MacAskill** (Alba Party): Criticised the Scottish government's alignment with the UK government on this issue.
 - **Trade Unions & Older People's Groups:** Vocal opposition, highlighting the impact on vulnerable pensioners.
- **Government Stance:**
 - **UK Government:** Emphasises support for pensioners, including a £1,700 pension increase during this parliament, targeted winter fuel support, and a 152% rise in pension credit claims.
 - **Scottish Government:** John Swinney acknowledged concerns but cited budget constraints as the reason for the policy alignment with the UK government.

Key Points on Adult Social Care Funding Tribunal Case

- **Tribunal Ruling:** Information Tribunal orders the UK Treasury and Ministry of Housing, Communities and Local Government (MHCLG) to disclose decision-making documents on adult social care funding, supporting public interest and transparency.
- **Legal Background:** The case, His Majesty's Treasury v The Information Commissioner & Anor [2024], arose from Freedom of Information requests by Access Social Care (ASC) seeking data on government social care funding decisions, which were initially denied.
- **Decision and Appeal:** Treasury and MHCLG argued against disclosure due to policy exemptions and procedural concerns, but the tribunal upheld the Information Commissioner's July 2023 decision favoring transparency.

Key Points on Adult Social Care Funding Tribunal Case

Implications for Social Care Sector

- **Public Interest:** Judges emphasized ASC's role in advocating for legal rights and social care transparency, highlighting the decision's public benefit in addressing systemic social care funding issues.
- **Next Steps:** Departments must release information within 35 days unless an appeal is submitted within 28 days.
- **Sector Impact:** ASC's CEO Kari Gerstheimer highlighted the need for transparency amid an £8.4bn funding shortfall, emphasizing this decision as a step toward accountability and better-informed social care policy.
- **Call for Collaboration:** ASC urges government collaboration to ensure evidence-based, transparent funding decisions for social care.

Key Points on Southend-on-Sea City Council Data Breach

- **Incident:** Southend-on-Sea City Council accidentally leaked personal details of employees in an FOI response, failing to check for hidden data in an Excel spreadsheet posted on the What Do They Know website.
- **Breach Details:** The released spreadsheet contained sensitive information, including contact, employment, pay, health, gender, and ethnicity data of council employees, former employees, agency workers, and office holders.
- **Commissioner's Findings:** The Information Commissioner attributed the breach to a “lack of proper checks” and inadequate staff training in data handling, particularly with Excel tools like ‘Inspect Document.’

Key Points on Southend-on-Sea City Council Data Breach

Council's Response and Recommendations

- **Immediate Action:** Following the self-reporting of the incident, Southend has enhanced FOI protocols, provided additional staff training, and strengthened data security checks.
- **Further Recommendations:** The Information Commissioner advised mandatory training for council staff using Excel, focusing on tools to prevent similar breaches, and urged implementation of all proposed remedial measures.
- **Council's Statement:** Cllr Cowan confirmed ongoing progress on additional training and emphasized the council's commitment to strengthened data protection measures following the ICO's recommendations.

Key Points of High Court Case: URE Energy vs Notting Hill Genesis (NHG)

- **Case Summary:** URE Energy, owned by Gary Ensor, won a High Court case against social landlord Notting Hill Genesis (NHG) over a termination payment.
- URE claimed nearly £4 million, arguing NHG's 2018 amalgamation with Genesis Housing Association breached their contract.
- Additionally, URE claimed NHG obstructed its access to properties for meter readings and smart meter installations.
- **NHG's Defence:** NHG argued URE had waived its termination rights due to amalgamation and was itself in breach by prematurely ending the contract.
- NHG further argued that any termination payment should reflect net profits, meaning a minimal amount owed.
- However, the court upheld URE's interpretation, awarding it the full payment claimed.

Key Points of High Court Case: URE Energy vs Notting Hill Genesis (NHG)

Court Ruling and Implications

- **Outcome:** Mrs. Justice Dias ruled in URE's favour, awarding £3,946,861.56 to URE and rejecting NHG's counterclaim, aside from a credit of £156,000.
- **Impact:** URE's claim on anticipated income from the contract was upheld over NHG's narrower profit-based interpretation.
- The ruling underscores strict adherence to contract terms in merger contexts and reinforces accountability in long-term commercial commitments within the social housing sector.



Job Adverts From Business Smart Solutions

Celebrating 1000 Assignments!



BUSINESS SMART
SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner





We've teamed up with
JUST ONE Tree to plant
❖ 1000 TREES



The Team



BEN MORETON
Chief Executive Officer



MARK THOMAS
Operations



ROBERT FOX
Business Development
Manager



SADIE ANSELL
Finance Administrator



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

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

Congratulations to Ben and the team !" #TeamBSS Client - Simon Rosser





Revenues Recovery Officer (Civica Open Revenues)

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

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

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

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

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



Council Tax Officer (Academy)

12 weeks initially | £27ph (umbrella) | Remote

We are seeking a Revenues/Council Tax Officer (billing & recovery) on a contract basis.

Assignment length is expected to be in the region of 12 weeks, and will be on a fully remote basis. Equipment will be couriered.

Are you a skilled Revenues Officer and Capita One (Academy) user, seeking a remote contract, this may be the position for you!



What we're looking for

We're looking for candidates who have these main

- A minimum of 5 years Revenues/Council Tax experience
- 2 years Capita One (Academy) experience

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



Council Tax Officer (NEC)

Until 31/03/2025 | £26ph (umbrella) | Remote

Our good client in the South-West is seeking an experienced Council Tax Billing Officer. This is a remote role with no phone duties.

Key tasks include:

- Processing Changes of Address
- Awarding discounts, exemptions, and reliefs
- Setting up Direct Debits
- Making payment arrangements
- Transferring Credits & Debits
- Issuing duplicate bills
- Dealing with Council Tax queries by letter / email
- Small balance write-offs
- Any other Council Tax billing duty

To start immediately - equipment will be provided and
the South-West



What we're looking for

We're looking for candidates who have these main

- At least 5 years' experience as a Council Tax Billing Officer
- At least 2 years recent experience using NEC/Northgate R&B processing system

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



Business Rates Officer (Civica Open Revenues)

3 Months Rolling | £27.23ph (umbrella) | Remote

Term: Placement will initially be for a period of three months, to be reviewed every three months.

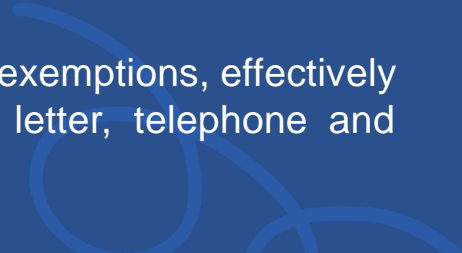
hours between 9:00am to 5:00pm

We have an opportunity for a Business Rates Officer to join our Rates team within our client's Income & Debt department.

The successful candidate will work as part the back-office team and be responsible for the administration of Business Rates accounts in line with current legislation, ensuring all necessary

They will primarily undertake proactive work to improve

processing applications for reliefs and exemptions, effectively responding to enquiries received by letter, telephone and electronically.



What we're looking for

We're looking for candidates who have these main

- At least 3 years Business Rates/NDR experience
- At least 3 years Civica Open Revenues systems experience

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



Benefits Officer (NEC)

Until the end of Mar 2025 | £25.12ph (umbrella) | Hybrid

Main purpose of the job role to include duties such as:

- Assessment, payment and recovery of Housing Benefit & Council Tax Support
- Dealing with customers and other stakeholder enquiries; giving advice, information and assistance by phone, letter and / or other electronic methods
- According to legislation, government performance
- To have extensive knowledge and experience of benefit legislation and procedures, as specified
- To provide a progressive and responsive service to benefits customers
- To receive, process benefit applications and obtain council standards
- Process reported changes to entitlement and notify
- Determine and classify benefit overpayments



What we're looking for

We're looking for candidates who have these main

- A minimum of 3 years of Housing Benefit / Council Tax Support experience
- Customer service experience with a focus on
- Strong numerical and financial calculation skills
- Proficiency in using NEC (formerly Northgate)

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



Benefits Officer (NEC)

3 months initially | £26.48ph (umbrella) | Remote*

Location: Remote, however monthly office visits (London) are required

Main duties will be processing applications for HB & CTR.

- To assess applications for Housing Benefit & Council Tax Support, to include new claims, interventions and changes in circumstances in accordance with legislation and council policy
- To be able to achieve a high output of work
- To be able to achieve a high level of accuracy
- Issue referrals and liaise with the rent officer as appropriate
- Deal with personal, telephone and written enquiries from and their representatives and conduct
- To make decisions relating to applications for backdating of claims, commerciality and for vulnerability cases in respect of direct payment to landlords for Local Housing Allowance cases



What we're looking for

Candidates will need a minimum of 2 years experience of all HB assessment including New Claims, Atlas, VEPs, HBAA and all of circs and a good working knowledge of

- Advanced knowledge of the Housing Benefit regulations 2006 & Decisions & Appeals Regulations 2001
- Experience of Financial Assessments
- A competent NEC (Northgate) user

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



"Best decision I've made in years was to join BSS. Ben has been fantastic at every stage, and is already putting me forward for more senior roles where I had struggled to do so in permanent roles for the



Very personal approach from day one, reassuring and highly knowledgeable! Would highly recommend for anyone wanting to progress their career or just looking for a change!" #TeamBSS - *Sam Goddard*





Payroll Solutions



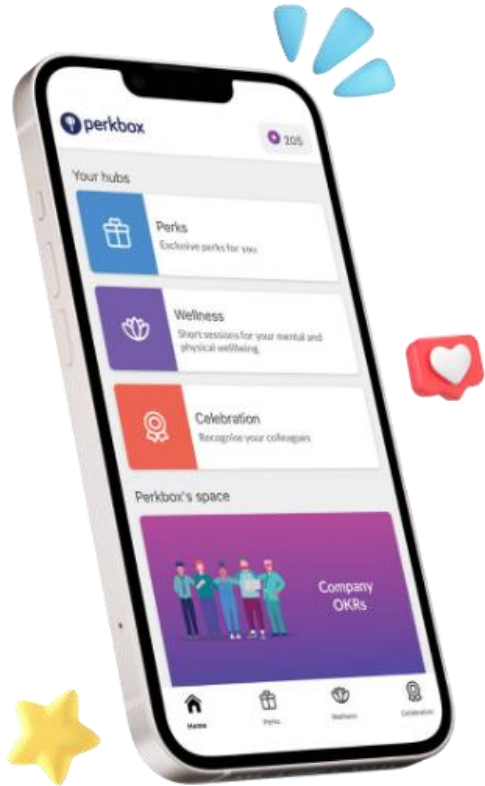
At BSS, we are dedicated to simplifying your contractor journey by providing you with efficient, tailored payroll solutions.

Our partnership with Umbrella.co.uk solidifies our pay, get paid on time and keep things stress free.

Umbrella.co.uk is one of the UK's leading umbrella companies.

Managed by qualified accountants and being FCSA accredited, it assures you of its high standards.

Perkbox



In a world that's continuously evolving, it's crucial to foster an environment where every team member feels valued and connected. We've teamed up with Perkbox to ensure that, whether you're working from the comfort of your home or in the office, you have access to a comprehensive suite of benefits that improve your work-life

From recognising accomplishments to maintaining health, we're committed to making all our employees feel appreciated and part of our wider team.

- Access hundreds of global and local perks online 24/7
- Enjoy free monthly lifestyle perks and year-round shopping discounts from your favourite brands
- Utilise comprehensive wellness resources including workout videos and a confidential mental health helpline
- Celebrate and recognise your colleagues through the Celebration Hub
- Stay informed and connected through the Culture Hub, your go-to place for all company-related updates.



Other Information

Are you looking to redesign your Council Tax reduction scheme?

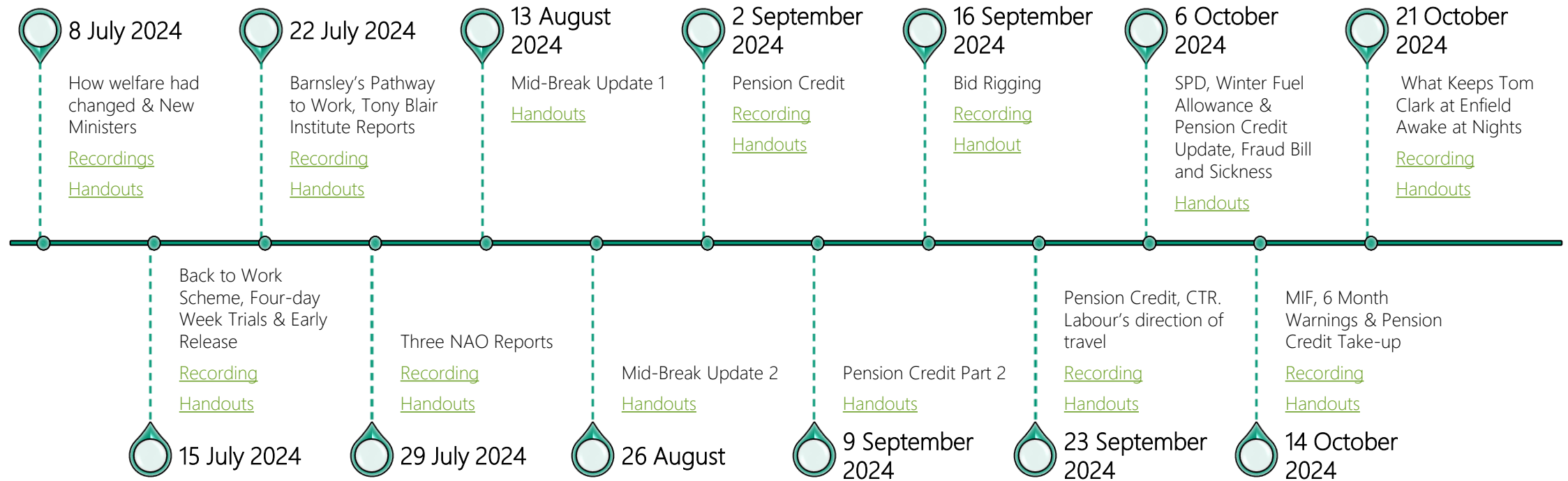
- | Robust Cost-Benefit Analysis
- | Comprehensive Impact Analysis of Council Tax Support & Arrears
- | Simple Scheme in Plain English
- | King's Award-Winning Online Application Forms

In Partnership With



inbest.ai
ascendantsol.co.uk
visionarynetwork.co.uk

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

Great expectations in hard times?
Previewing the big decisions for the
Chancellor in the new
Government's first Budget

- <https://www.resolutionfoundation.org/publications/great-expectations-in-hard-times/>

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/>

Institute of Fiscal Studies Blogs



- The effect of Sure Start on youth misbehaviour, crime and contacts with children's social care
 - <https://ifs.org.uk/publications/effect-sure-start-youth-misbehaviour-crime-and-contacts-childrens-social-care>
- 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.