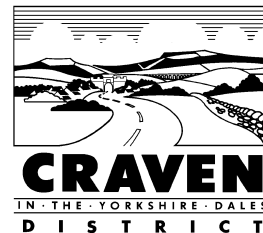


Policy Committee – 3rd November 2015

Bad Debts Write Offs 2014/15



Report of the Strategic Manager - Financial Services (s151 Officer)

Lead Member – Finance: Councillor Mulligan

Wards affected: All

1. **Purpose of Report** – In accordance with Financial Procedure Rules, to report to Members details of total bad debts written off during the 2014/15 financial year.
2. **Recommendations**
 - 2.1 This report is for information only. Members are recommended to note the bad debts written off during the 2014/15 financial year, as shown in Appendix A.
3. **Background**
 - 3.1 Customer and Benefit and Financial Services are responsible for the collection of council tax, non domestic rates and miscellaneous income.
 - 3.2 In order to focus resources on collectable accounts, thus minimising the cost of collection, it is from time to time important to write off accounts regarded as bad debts. This is generally accepted as good practice.
 - 3.3 The Council's Chief Finance Officer has delegated authority to write off Council Tax, Non Domestic Rates and Miscellaneous Income debts; subject to first consulting the appropriate Ward Representative(s) on any debt exceeding £100 that is being considered for write-off. In all cases the option to write off the debt has been chosen as the last resort; wherever possible the debt is recovered. In cases where the debt is written off, the debtor may be bankrupt, has moved abroad or is incapacitated with no means to pay.
 - 3.4 The total write offs in the year to 31 March 2015 amount to £245,974. This is split across the following debt types: Sundry Debtors: £5,831; NNDR Debtors: £103,088; Council Tax Debtors: £94,054; Overpaid Housing Benefits: £43,001.
 - 3.5 If, following approval for write off, new information regarding the whereabouts of a debtor comes to light, then the debt is re-raised and pursued accordingly.
 - 3.6 Members may wish to place the writing off of these debts into context with the Council's successful collection record. In 2014/15 the Council had a collection rate of 98.5% for Council Tax and 98.5% for NNDR.
4. **Implications**
 - 4.1 **Financial and Value for Money (vfm) Implications** – There is provision within the Council's budget for bad debt and writing off this amount will not cause that provision to be

exceeded. The bad debt provisions for 2014/15 are Council Tax: £429,850; Non Domestic Rates: £216,350; Housing Benefit Overpayments: £321,288 and General Provision: £166,058.

4.2 **Legal Implications** – None.

4.3 **Contribution to Council Priorities** – None arising directly from this report.

4.4 **Risk Management** – Not applicable.

4.5 **Equality Analysis** - The Council's Equality Impact Assessment Procedure has not been followed. Therefore neither an Initial Screening nor an Equality Impact Assessment has been undertaken on the proposed policy, strategy, procedure or function to identify whether it has/does not have the potential to cause negative impact or discriminate against different groups in the community based on •age • disability •gender • race/ethnicity • religion or religious belief (faith) •sexual orientation, or • rural isolation.

5. **Consultations with Others** – Financial Services

6. **Access to Information** - Case files available for each write off proposed.

7. **Author of the Report** - James Anderson, Senior Accountant,
Telephone: 01756 706202. Email: janderson@cravenc.gov.uk

8 **Appendices**

Appendix A: Debts written off in 2014/15 by debt type.

Sundry debtor write-offs 2014-2015

Amount £	Invoice no	Debt type	Reason for write-off
£25.22	748598	TW	Ceased Trading
£27.39	748744	TW	Bankrupt
£40.48	748731	TW	Ceased Trading
£58.11	745031	TW	Ceased trading -out of area
£62.46	745441	WS	Multi debtor
£62.53	748734	TW	Ceased Trading
£63.46	749906	WS	Moved out of property where sampling was done
£102.69	741297	GS	No signed agreement
£134.55	743353	TW	Ceased trading -out of area
£136.12	744638	TW	Ceased trading
£144.00	746035	PB	No monies
£161.51	748297	TW	In solvent
£169.05	748160	TW	Ceased Trading
£206.00	741337	PB	No monies
£270.94	742406	TW	Ceased Trading
£274.08	743037	TW	Ceased trading
£304.56	748934	TW	Ceased Trading
£334.20	742112	GA	Multi debtor
£450.00	744846	SH	No monies to repay
£475.00	744064	SH	No trace
£995.00	750629	HR	Raised in error
£70.00	745239	BC	Withdrawn from Court
£80.00	751614	BC	Withdrawn from Court
£147.60	751737	RC	Ceased Trading
£207.52	748941	TW	Ceased Trading
£776.53	750918	AP	Unable to Trace
£52.28	13 cases	under £25	

£5,831.28 Total sundry debtor write-offs 2014-2015

KEY:

AP	Admin Penalty
BC	Building Control
CC	County Court Costs
CM	Bereavement
EH	Environmental Health
EP	Environmental Protection
GS	Garage Sites
HR	Human Resources General
LI	Licensing
MG	Property General
MT	Market Traders
PB	Public Room Hire
SB	Swimming Baths
SH	Strategic Housing
SL	Small Lotteries
TW	Trade Waste
WS	Water Sampling

NNDR write-offs 2014-2015

Amount £	Ref	Reason for write-off
£116.79	50006333716	Co dissolved
£250.00	50006334972	Co dissolved
£525.59	50002903153	Organisation wound up with no assets
£532.24	50006352920	Co in liquidation
£600.11	50006356127	Co in administration
£695.43	50006362561	Co liquidated and struck off
£1,132.63	50006366385	Co liquidated
£1,443.91	50006367193	Co wound up by HMRC & all directors disqualified
£1,584.40	50006367442	Co dissolved
£1,808.46	50006347733	Bankrupt
£1,945.01	50006367451	Co. dissolved
£2,301.07	50006367792	Co struck off
£2,375.00	50006370343	Bankrupt
£3,041.52	50006369390	Co. struck off
£3,207.49	50006370076	Co struck off
£3,823.06	50006371320	disputed/doubtful-liability
£4,427.56	50006372999	Co. struck off
£4,998.35	50006373493	Gone away no trace
£5,147.51	50006373644	Company in liquidation
£5,181.05	50006376032	Gone away no trace
£8,862.99	50006376248	Creditors vol liquidation
£10,724.09	5000637054X	Co struck off and gone away
£12,174.78	5000637421X	No assets or funds
£26,189.32	5000637649X	Co. in CVA

No cases under £25

£103,088.36 Total NNDR write-offs 2014-2015

Council Tax Write-offs 2014-2015

Amount £	Ref	Reasons for write-offs
£26.28	10048887787	small bal/gone away
£27.14	10048920681	small bal/gone away
£29.36	10048952666	small bal/gone away
£32.28	10006177452	small balance/gone away
£33.01	10048853193	small bal/gone away
£34.06	10048621914	Gone away no trace
£36.47	10048360647	Small balance/gone away
£42.27	10048995536	Deceased
£50.00	10048908143	gone away, poss in Devon
£50.46	10048848433	Gone away no trace
£51.41	10048767071	small balance gone away
£54.00	10048877565	small balance gone away
£54.86	10048278044	Deceased
£58.58	10048123734	Deceased
£65.00	1000632645X	Deceased
£66.82	10048819366	small balance gone away
£73.40	1004876358X	Gone away no trace
£75.13	10048584366	Debt Relief Order
£75.16	10048839324	Gone away no trace
£75.44	1004841027X	Small, aged debt gone away
£79.44	10048636445	Gone away no trace
£80.79	10048926719	Gone away no trace
£86.69	10048704788	Gone away no trace
£90.15	10048874380	Debt Relief Order
£91.02	10048955896	Debt Relief Order
£94.91	10048777551	Gone away no trace
£99.02	10048917566	Gone away no trace
£100.75	10048514632	Gone away no trace
£101.96	10048982766	Debt Relief Order
£101.97	10048906151	Gone away no trace
£103.45	10048775541	Gone away no trace
£105.02	10048957162	Gone away - Spain
£107.66	10048942981	Gone away no trace
£108.05	10048839594	Gone abroad
£108.96	10048921417	Gone away no trace
£109.29	10048914953	Gone away - USA
£109.62	10048877476	In prison
£111.55	10048907845	Gone away no trace
£115.07	10048938913	Gone away no trace (poss in care)
£116.70	10048872989	Gone away no trace
£118.00	10048730198	Gone away no trace
£120.00	10048861387	Gone away no trace
£123.32	10048790988	Gone away no trace
£125.00	10048555956	Gone away no trace
£125.69	10048907380	Gone away no trace
£127.40	1004891318X	Gone away no trace
£128.93	10048971440	Gone away no trace
£130.04	10048877467	Debt Relief Order

£133.02 10048817089 In prison
 £134.60 10048448669 Gone away no trace
 £139.90 10048697435 Debt Relief Order
 £141.05 10048288364 Gone away no trace
 £143.47 10048915331 Gone away no trace
 £148.62 10048861126 Gone away no trace
 £152.68 10048946188 gone away, poss in Devon
 £154.45 10048837163 Debt Relief Order
 £154.52 10005348154 Co. liquidated
 £154.88 10048960911 Gone away no trace
 £162.60 10048896493 Gone away no trace
 £163.10 10048888639 Gone away no trace
 £164.55 10048928729 Gone away no trace
 £164.55 10048919979 Gone away no trace
 £168.55 10048929386 Gone away no trace
 £171.00 10048780336 Gone away no trace
 £172.44 10048878097 Gone away no trace
 £181.39 10048808944 Gone away no trace
 £181.48 1004885651X Gone away no trace
 £184.52 10048772821 Deceased
 £191.02 10048956238 Gone away no trace
 £192.11 10048914194 Gone away no trace
 £195.65 10048858762 Gone away no trace
 £196.19 10048994218 Bankrupt
 £196.72 10048894474 Gone away no trace
 £202.06 10048944759 Gone away no trace
 £211.54 10048844997 Gone away no trace
 £231.39 10048923033 Gone away no trace
 £231.65 10048924431 Gone away no trace
 £232.39 10048913125 Gone away no trace
 £232.99 10048858717 Recovery exhausted
 £235.02 10048914022 Gone away no trace
 £255.00 10048786858 Gone away no trace
 £258.31 10048882986 Gone away no trace
 £259.85 1004896357X Gone away no trace
 £273.75 1004891586X Gone away no trace
 £277.75 10048892571 Gone away no trace
 £279.74 10048901682 Gone away no trace
 £280.00 10048836444 Gone away no trace
 £285.24 10048970051 Gone away no trace
 £291.37 10048886520 Gone away no trace
 £292.07 10048696888 Gone away no trace
 £292.36 10048854671 Debt Relief Order
 £293.80 10048891825 Recovery exhausted
 £303.30 1004884855X Gone away, Papua New Guinea
 £305.23 10048809618 Incorrect liable party
 £305.81 10048745076 Gone away no trace
 £317.84 10048838042 Gone away poss in Hungary
 £319.12 10048942337 Gone away no trace
 £325.94 10048985682 Gone away Spain

£329.15	10048860381	Deceased
£330.58	10048891128	In Prison
£334.20	10048693774	Gone away no trace
£334.57	10048871259	Gone away no trace
£339.52	10048752952	Bankrupt
£339.66	10048820972	Debt Relief Order
£341.71	10048937856	Gone away no trace
£350.00	10048849493	Gone away no trace
£350.54	10048751859	Bankrupt
£352.00	10048818825	Bankrupt
£352.96	10048910755	Gone away no trace
£361.89	10048531149	Gone away no trace
£364.64	10048866141	In prison
£366.05	10048945128	Gone away no trace
£369.56	10048910218	Gone away no trace
£382.96	10048958981	Returned to Hungary
£386.82	10048961514	Gone away no trace
£390.86	1004885879X	Gone away no trace
£392.51	10048919591	Gone away no trace
£394.61	10048689671	Gone away no trace
£401.01	10048962574	Gone away no trace
£401.32	10048931817	Gone away no trace
£405.03	10048876514	Gone away no trace
£408.60	10048906886	Gone away poss in IOM
£419.73	10048923060	Gone away no trace
£429.32	10048368328	Gone away no trace
£441.16	10048939051	Gone away no trace
£441.53	10048413249	Gone away no trace
£460.83	10048912738	Gone away no trace
£473.36	10048934484	Gone away no trace
£484.72	10048825147	Gone away no trace
£502.23	10048916346	Gone away no trace
£510.36	10048887070	Gone away no trace
£517.23	10048926835	Gone away no trace
£519.17	10048829917	Gone away no trace
£519.41	10048495720	Bankrupt
£546.00	10048936618	Bankrupt
£633.07	1004835206X	IVA
£633.62	10048922314	Gone away no trace
£637.45	10048942954	Gone away no trace
£639.43	10048826821	Gone away no trace
£640.83	10048931684	Gone away no trace
£652.49	10048776144	Gone away no trace
£667.58	10048789139	Debt relief order
£671.33	10048910764	Gone away no trace
£677.02	10048802217	IVA
£678.84	10048397745	Co. liquidated
£686.00	10048957681	Bankrupt
£690.00	1004882081X	Recovery exhausted, uneconomic to pursue
£718.46	10048049129	Recovery exhausted, uneconomic to pursue

£725.77	10048891146	Gone away no trace
£737.87	10048904070	Gone away no trace
£742.34	10048858575	Gone away no trace
£760.00	10048595752	Bankrupt
£762.82	1004891046X	Gone away no trace
£763.29	10009563058	Deceased
£806.07	10048677978	Gone away no trace
£807.28	10048946885	Gone away no trace
£818.35	10048705335	Bankrupt
£830.70	1004881399X	No means to pay
£904.53	10048899426	Gone away no trace
£908.00	10048803894	Recovery exhausted, uneconomic to pursue
£913.53	10048898995	Gone away no trace
£932.59	10048890839	Gone away no trace
£939.31	10048959673	Gone away no trace
£941.43	10048962126	Gone away no trace
£953.11	1004886005X	Gone away, returned to India
£987.00	10048864614	Bankrupt
£1,088.45	10048824642	Gone away - Bahrain
£1,092.45	10048805492	Gone away no trace
£1,169.51	1004885016X	Deceased
£1,179.64	10048556338	Gone away no trace
£1,250.14	10048092735	Debt relief order
£1,270.46	10048758697	bankrupt/ gone away Scotland
£1,285.20	10048918178	Gone away no trace
£1,315.62	10048908653	Gone away no trace
£1,323.00	10048875125	Bankrupt
£1,388.15	10048877618	Gone away no trace
£1,449.66	1004863911X	Gone away no trace
£1,462.16	1004883054X	Gone away no trace
£1,623.85	10048839567	Gone away no trace
£1,729.61	10048760064	Gone away, believed to have returned to Hungary
£1,754.75	10048698691	Gone away no trace
£1,809.47	10048632710	Debt Relief Order
£1,825.92	10048787835	Gone away no trace
£1,886.05	10048296727	Gone away no trace
£1,892.13	10048873699	Bankrupt
£1,913.08	10048534510	Deceased
£1,959.47	10048769475	Gone away no trace
£2,346.84	10038082459	Debt Relief Order
£2,799.65	10048796461	Gone away in South Africa
£3,158.65	10048425980	Gone away no trace
£205.58	9	Cases under £25 written off

£94,053.56 Total council tax write-offs 2014-2015

Overpaid housing benefit write-offs 2014-2015

Amounts £	Invoice no	Reason
£30.00	4868	No Trace
£57.69	4844	Returned from external collectors
£58.27	5384	No Trace
£60.00	4219	Returned from External collectors
£75.00	4647	Returned from External collectors
£80.88	4153	Returned from external collectors
£89.81	4357	Returned from External Collectors
£91.15	4891	Returned from External Collectors
£104.02	5444	No Trace
£104.64	5109	Returned from External Collectors
£109.62	4845	No Trace
£110.76	4741	Returned from External Collectors
£113.67	5563	Deceased
£114.24	5132	NFA
£151.25	4919	Returned from external collectors
£151.47	5021	In Prison
£161.54	5103	Claimant Deceased
£161.54	4819	Returned from External Collectors
£165.18	4992	CDC error
£165.86	4723	Returned from External Collectors
£173.08	4249	Returned from External collectors
£180.01	5262	Claimant Deceased
£184.95	5562	Deceased
£196.16	4488	Returned from External Collectors
£199.11	4937	Returned from External Collectors
£203.16	4695	Returned from External Collectors
£203.94	4398	Returned from External Collectors
£206.18	4903	Returned from External Collectors
£242.31	4516	Returned from External Collectors
£256.43	5384	No Trace
£266.49	4263	Returned from External collectors
£268.00	5114	No fixed abode
£273.45	5092	Moved to Ireland
£284.62	5294	Returned from External Collectors
£293.89	4094	Returned from external collectors
£310.10	4589	Returned from External Collectors
£323.08	5274	Claimant Deceased
£356.16	5038	Deceased
£358.61	4885	Returned from External Collectors
£362.76	4962	Returned from external collectors
£403.83	4993	Returned from External collectors
£475.60	5435	Gone Away
£550.00	3719	Returned from External Collectors
£597.00	4597	Returned from External Collectors
£605.94	4259	Returned from External collectors
£650.97	4617	Returned from External Collectors
£750.00	4211	Returned from External Collectors

£759.14	4797	Returned from External Collectors
£805.43	464	Returned from External collectors
£820.35	4784	Returned from External Collectors
£881.87	5104	Returned from External collectors
£998.05	5464	No Trace
£1,028.16	5438	No Trace
£1,040.50	4223	Returned from External Collectors
£1,194.32	4833	No Trace
£1,228.27	4904	Returned from External Collectors
£1,241.74	5097	No Trace
£1,436.01	4007	Returned from External Collectors
£1,446.96	5442	NoTrace
£1,505.86	5548	Returned from External Collectors
£1,709.11	5233	Returned from External Collectors
£1,863.54	4927	Returned from External Collectors
£3,898.30	4452	Returned from External collectors
£9,727.48	4975	Returned from External Collectors
£83.31	7 cases under £25	

£43,000.82 Overpaid housing benfite write-offs 2014-2015