

Appendix 1

Summary of Swindon's Debt Collection Rates			
	2016/17	2017/18	Comments and Comparisons
Council Tax	97.94%	97.37%	The collection rate has reduced. A Number of factors may have impacted including a review of discounts, which increased the amount to be collected by 0.7%, changes to empty Council Tax discounts and the increase in Universal Credit claims. It is hoped that much of this balance will be collected during 2018/19. The collection rates for other Unitary Authorities have also reduced. In 2016/17 the Unitary average was 97.0%
Business Rates	98.2%	98.7%	The Collection rate has increased. The Unitary collection rate in 2016/7 was 98.2%.
Business Improvement (Town Centre)	95.8%	96.8%	The Collection has increased (although some of this increase may related to a payment of a balance due for 2016/17).
Housing	98.06%	96.91%	There has been a significant increase in rent arrears directly linked to the roll out of Universal Credit (UC).
Miscellaneous Number of debts paid in 60 days	94.73%	93.90%	The collection rate has reduced slightly. The average for invoices paid in 90 days for other unitary authorities when previously compared was 84%.
Overpaid Benefits	76.83%	76.52%	Similar collection and above the DWP 60% subsidy threshold.
Car Parking Penalty Charge Notices	72.60%	72.33%	Collection rate is above other that of similar Councils (average collection of 67% previously)

*Based on the previous best Value indicator used by local authorities

Appendix 2

Council Tax in Year Collection Rates

In year Council Tax Collection Rates		
Year	Council Tax Collection – Traditional Calculation Method	Council Tax Collection – Excluding Credits
2004/5	95.20%	94.14%
2005/6	97.15%	95.75%
2006/7	98.05%	96.64%
2007/8	97.98%	96.57%
2008/9	97.76%	96.65%
2009/10	97.66%	96.52%
2010/11	97.79%	96.81%
2011/12	97.80%	96.89%
2012/13	97.90%	97.10%
2013/14	97.40%*	96.42%*
2014/15	97.73%*	96.76%*
2015/16	97.82%*	96.79%*
2016/17	97.94%*	96.94%*
2017/18	97.37%**	96.38%**

* The changes to Council Tax Benefits (Support) that were introduced in April 2013 have had an impact on collection rates since 2013/14.

** A full review of discounts resulted in approximately 1,000 discounts being removed and an increase in charges to collect of £781,000 in the last few months of the financial year (0.7%).

Appendix 3

Summary of cash collected 1st April 2017 – 31st March 2018

Debt Type	Cash £
Council Tax	£113,400,194*
Non domestic Rates	£111,562,612*
Benefit Overpayments	£1,699,589
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£1,437,989
Housing Rents	£49,986,903
Oracle Miscellaneous Invoices	£42,714,294
Total Cash	£320,801,581

*Payments made in respect of debts due in 2017/18 only.

Appendix 4

Summary of Write Offs 1st April 2017 – 31st March 2018

Debt Type	Amount Written Off – Relates To All Years	Annual Charges Due
Council Tax	£621,681	£116,458,854
Non domestic Rates	£967,214	£112,997,514
Benefit Overpayments	£0	£2,221,182
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£379,225	£1,631,400*
Housing Rents	£174,562	£52,372,876
Oracle Miscellaneous Invoices	£188,466	£46,036,802
Total	£2,331,148	£331,718,628
Amounts written off as a percentage of the Annual Charges raised	0.7%	

* Value of car parking penalty charge notices once 50% for prompt payment discount granted.

Appendix 5: Council Tax Write Off By Year

Year During Which Amount Fell Due	Amount Written Off
1993-2005	£21,717.66
2006/7	£ 14,540.82
2007/8	£ 24,890.32
2008/9	£ 37,663.58
2009/10	£ 37,800.97
2010/11	£122,061.07
2011/12	£113,926.00
2012/13	£ 71,393.06
2013/14	£ 72,321.62
2014/15	£ 53,036.82
2015/16	£ 23,223.96
2016/17	£ 18,564.88
2017/18	£ 10,540.37
Total	£621,681

Appendix 6: Categories to be submitted for Write Off

Category	Requirement	Action
Claimant deceased	Insufficient funds in estate to discharge debt	Submit for Write Off
Claimant absconded	All attempts to trace debtor have failed. Including tracing agent (above £100). Including long-term imprisonment (36 months).	Submit for Write Off
Claimant in bankruptcy or liquidation or other insolvency proceedings	A claim against the debtor has been lodged with the administrators. No dividend is to be paid or the balance after the dividend is submitted.	Submit for Write Off
Debt cannot be proved (conflict of evidence)	An explanation should be given as to why recovery cannot be made.	Submit for Write Off
Ill Health & no means	Written evidence of one of the following criteria <ul style="list-style-type: none"> • Terminal illness and limited means • Where payment would cause further ill health • Old age and frailty and no financial assistance • Severely mentally impaired and no financial assistance • Long term hospitalisation or residential care and no means left to pay 	Submit for Write Off
Undue hardship	Where the debtor can provide written evidence of genuine financial difficulty. Showing evidence of inability to pay even small instalments or that such payment will cause undue hardship.	Submit for Write Off
All recovery action appropriate to the debt has been taken and has not resulted in collection (All Avenues Exhausted)	Action in the Magistrates Court or County Court has failed to recover the debt. In the case of miscellaneous debts that would be subject to County Court action, external agents are used instead of court action, in order to avoid the council paying large court fees, which would be unlikely to be recovered.	Submit for Write Off