

Appendix 1

Summary of Swindon's Debt Collection Rates			
	2017/18	2018/19	Comments and Comparisons
Council Tax	96.38%	96.45%	The collection rate has improved. Benchmarking with other Unitary Authorities shows that many other Councils saw their rates reduce.
Business Rates	98.7%	98.7%	The Collection rate has been maintained. The Unitary collection rate in 2017/18 was 98.2%.
Business Improvement (Town Centre)	96.8%	96.3%	The Collection rate was lower (although 0.5% of the total in 2017/18 related to a payment due in 2016/17). The target for collection is 95%.
Housing	96.91%	98.24%	The collection rate has improved due to improvements in the collection process and with obtaining payments from Universal Credit Claimants.
Miscellaneous Number of debts paid in 60 days	93.9%	93.4%	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	76.52%	106.3%	The Collection rate includes monies in respect of debts created in previous financial years. The rates are above the DWP 60% subsidy threshold.
Car Parking Penalty Charge Notices	72.33%	75.79%	Collection rate is above that of similar Councils (average collection of 67% previously)

Appendix 2

Council Tax in Year Collection Rates

In year Council Tax Collection Rates		
Year	Council Tax Collection – Including Credits	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%*
2018/19	97.47%*	96.45%*

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

Appendix 3

Summary of cash collected 1st April 2018 – 31st March 2019

Debt Type	Cash £
Council Tax	£121,455,508*
Non domestic Rates	£111,961,024*
Benefit Overpayments	£1,547,642
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£1,567,807
Housing Rents	£46,551,259
Oracle Miscellaneous Invoices	£44,891,008 **
Total Cash	£327,974,248

*Payments made in respect of debts due in 2018/19 only.

** Payments in respect to all years' invoices.

Appendix 4

Summary of Write Offs 1st April 2018 – 31st March 2019

Debt Type	Amount Written Off – Relates To All Years	Annual Charges Due
Council Tax	£348,283	£124,613,358
Non domestic Rates	£830,364	£113,223,051
Benefit Overpayments	£730,552*	£1,455,801
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£315,150	£1,674,030**
Housing Rents	£274,272	£47,701,139
Oracle Miscellaneous Invoices	£261,261	£43,931,166
Total	£2,759,882	£332,598,545
Amounts written off as a percentage of the Annual Charges raised	0.83%	

*Amount approved for write off in April 2019.

** 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
1993-2006	£ 23,419
2007/8	£ 5,928
2008/9	£ 10,688
2009/10	£ 13,071
2010/11	£ 16,425
2011/12	£ 34,766
2012/13	£ 14,413
2013/14	£ 27,249
2014/15	£ 30,859
2015/16	£ 32,990
2016/17	£ 42,577
2017/18	£ 66,251
2018/19	£ 29,647
Total	£ 348,283

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