

Appendix 1

Summary of Swindon's Debt Collection Rates			
	2014/15	2015/16	Comments and Comparisons
Council Tax	97.73%	97.82%	The collection rate has improved and it is believed that this improvement relates to the measures introduced in 2014. These include increased use of text message reminders to mobile phones and telephoning customers following the issue of reminder notices. Benchmarking has shown that the collection rates for other Unitary Authorities have increased. Swindon remains above average.
Business Rates	98.4%	98.6%	The collection rate has increased, despite many large ratepayers opting to pay by 12 instalments, and so not making final payments until March 2016. Most other Unitary Authorities have increased their collection rates too. The Swindon collection rate is above average.
Business Improvement (Town Centre)	96.5%	96.7%	The best ever performance in terms of collecting the BID charges. This equates to £367,933.
Housing	98.63%*	98.78%*	An increase in collection.
Miscellaneous Number of debts paid in 60 days	94.02%	94.56%	A high level of collection maintained. The average for invoices paid in 90 days for other unitary authorities when previously benchmarked was 84%.
Overpaid Benefits	75.0%	98.53%	The amount collected in 2015/6 was very high, although much of this related to Overpayments created in 2014/5.
Car Parking Penalty Charge Notices	72.48%	72.65%	Collection rates have been maintained and are in line with rates for similar authorities.

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

Appendix 2

Summary of cash collected 1st April 2015 – 31st March 2016

Debt Type	Cash £
Council Tax	£95,541,433*
Non domestic Rates	£111,365,578*
Benefit Overpayments	£3,825,190
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£1,438,398
Housing Rents	£53,583,422
Oracle Miscellaneous Invoices	£40,665,807
Total Cash	£306,419,282

*Payments made in respect of debts due in 2015/16 only.

Appendix 3

Summary of Write Offs 1st April 2014 – 31st March 2015

Debt Type	Amount Written Off – Relates To All Years	Annual Charges Due
Council Tax	£845,815	£97,672,652
Non domestic Rates	£1,119,722	£112,688,959
Benefit Overpayments	£163,786*	£3,882,089
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£247,038	£1,498,140**
Housing Rents	£240,700	£54,480,714
Oracle Miscellaneous Invoices	£249,196	£42,063,483
Total	£2,866,257	£312,286,037
Amounts written off as a percentage of the Annual Charges raised	0.92%	

* Value of Overpayments being submitted for write off currently.

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

Appendix 4: Council Tax Write Off By Year

Year During Which Amount Fell Due	Amount Written Off
1993-2003	£9,066
2004/5	£10,398
2005/6	£17,371
2006/7	£26,570
2007/8	£122,665
2008/9	£328,857
2009/10	£159,318
2010/11	£56,302
2011/12	£31,246
2012/13	£19,571
2013/14	£26,072
2014/15	£29,188
2015/16	£9,191
Total	£ 845,815

Appendix 5: 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