

Appendix 1

Summary of Swindon's Debt Collection Rates			
	2015/16	2016/17	Comments and Comparisons
Council Tax	97.82%	97.94%	The collection rate has improved and it is believed that this improvement relates to the measures introduced in the last two years. 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 also increased and. Swindon remains above average.
Business Rates	98.8%	98.2%	The Collection rate has reduced. Analysis has shown that there are two reasons. A number of large value invoices were issued at the end of March and payment of these is expected. There are also a number of businesses that entered into liquidation prior to 'bailiff' enforcement action being taken. The Unitary collection rate in 2015/16 was 98.0% and so 98.2% remains above average.
Business Improvement (Town Centre)	96.7%	95.8%	The Collection percentage is lower, but amount collected increased from £367,933 to £390,180 and is above the 95% target.
Housing	98.78%*	98.06%	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	94.56%	94.73%	Collection rate increased. The average for invoices paid in 90 days for other unitary authorities when previously benchmarked was 84%.
Overpaid Benefits	98.53%	76.83%	Lower collection rate than the very high rate in 2015/16, but above the 75.0% in 2014/15 and above the DWP 60% subsidy threshold.
Car Parking Penalty Charge Notices	72.65%	72.60%	Collection rate is in line with other Councils.

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

Appendix 2

Summary of cash collected 1st April 2016 – 31st March 2017

Debt Type	Cash £
Council Tax	£101,611,997*
Non domestic Rates	£112,269,997*
Benefit Overpayments	£1,835,987
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£1,549,769
Housing Rents	£52,816,401
Oracle Miscellaneous Invoices	£38,227,953
Total Cash	£308,312,104

*Payments made in respect of debts due in 2016/17 only.

Appendix 3

Summary of Write Offs 1st April 2016 – 31st March 2017

Debt Type	Amount Written Off – Relates To All Years	Annual Charges Due
Council Tax	£521,922	£103,753,796
Non domestic Rates	£1,085,984	£114,303,730
Benefit Overpayments	£163,785	£2,389,687
Car Parking Penalty Charge Notices & Bus Lane Contraventions	£416,805	£1,696,140*
Housing Rents	£112,525	£53,917,438
Oracle Miscellaneous Invoices	£326,291	£37,820,393
Total	£2,627,312	£313,881,184
Amounts written off as a percentage of the Annual Charges raised	0.84%	

* 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
1993-2004	£14,385
2005/6	£7,911
2006/7	£12,141
2007/8	£34,907
2008/9	£53,149
2009/10	£63,172
2010/11	£89,843
2011/12	£102,772
2012/13	£59,274
2013/14	£34,503
2014/15	£26,628
2015/16	£16,217
2016/17	£7,020
Total	£521,922

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