

**Council Tax**

Currently, bad debt provisions (BDP) of £3.493m exist [£3.849m- £0.356k; w/offers done 01/04/13-30/09/13] for Council Tax against a potential BDP of £3.433m for debts accrued to 31 March 2013.

<b>COUNCIL TAX</b>	Arrears as at 1 <sup>st</sup> of April	Arrears as at Qtr 2	BDP	<b>BDP as at Qtr 2</b>
	£000	£000	%	£000
Pre 2010-2011	2,041	1,785	100	1,785
2011-2012	1,128	872	75	654
2012-2013	2,688	1,657	60	994
<b>Total</b>	<b>5,857</b>	<b>4,314</b>		<b>3,433</b>

**National Non Domestic Rates (NNDR)**

Currently, bad debt provisions of £1.95m [£2.2m- £0.248k; w/offers done 01/04/13 to 30/09/13] exist for business rates (NNDR) against a potential BDP of £1.840m. Under Business Rates retention, the effect on the local authority is 30% of any surplus or deficit.

<b>NATIONAL NON DOMESTIC RATES (NNDR)</b>	Arrears as at 1 <sup>st</sup> of April	Arrears as at Qtr 2	BDP	<b>BDP as at Qtr 2</b>
	£000	£000	%	£000
Pre 2012-2013	750	610	100	610
2012-2013	2,320	1,641	75	1,230
<b>Total</b>	<b>3,070</b>	<b>2,251</b>		<b>1,840</b>

**Council Tax and Business Rates Court Cost**

Currently, bad debt provisions (BDP) of £710k (CT £620k+ NDR £90k) exists for Court Costs against a potential BDP of £1.0m. From previous years trends, this amount of provision will be adequate and in line with our overall provisions policy.

<b>Court Cost</b>	Arrears as at 1 <sup>st</sup> of April	Arrears as at Qtr 2	BDP	<b>BDP as at Qtr 2</b>
	£000	£000	%	£000
Pre 2011-2012	605	511	100	511
2012-2013	453	337	75	253
2013-2014	0	507	50	254
<b>Total</b>	<b>1,058</b>	<b>1,355</b>		<b>1,018</b>

**Housing Benefits**

Currently, bad debt provisions of £3.157m [£3.258m - £0.101k w/off's 1/4/13 to 30/09/13] exist for Housing Benefit overpayment debt against a potential BDP of £4.076m (£2,795 + £1,281 = £4.076m). The under provision is anticipated to be funded from improved collection on overpayments although there is a potential risk that there may be a balance that will need to be met from revenue.

<b>Housing Benefit DEBTORS</b>	Outstand as at 1 <sup>st</sup> of April	Outstand as at Qtr 2	BDP	<b>BDP as at Qtr 2</b>
	£000	£000	%	£000
Pre 2011-2012	1,169	1,011	100	1,011
2011-2012	822	787	100	787
2012-2013	1,529	898	50	449
2013-2014	0	1,370	40	548
<b>Totals</b>	<b>3,520</b>	<b>4,066</b>		<b>2,795</b>

<b>Housing Benefit LIVE CASES</b>	Outstand as at 1 <sup>st</sup> of April	Outstand as at Qtr 2	BDP	<b>BDP as at Qtr 2</b>
	£000	£000	%	£000
Pre 2011-2012	241	162	100	162
2011-2012	492	366	75	275
2012-2013	1,451	858	50	429
2013-2014	0	1,037	40	415
<b>Totals</b>	<b>2,184</b>	<b>2,423</b>		<b>1,281</b>