

Council Tax

Currently, bad debt provisions (BDP) of £3.273m exist [£3.849m- £0.576k; w/offers done 01/04/13-31/12/13] for Council Tax against a potential BDP of £3.000m for debts accrued to 31 March 2013.

COUNCIL TAX	Arrears as at 1 st of April	Arrears as at Qtr 3	BDP	BDP as at Qtr 3
	£000	£000	%	£000
Pre 2010-2011	2,041	1,543	100	1,543
2011-2012	1,128	806	75	605
2012-2013	2,688	1,420	60	852
Total	5,857	3,769		3,000

National Non Domestic Rates (NNDR)

Currently, bad debt provisions of £1.609m [£2.2m- £0.591k; w/offers done 01/04/13 to 31/12/13] exist for business rates (NNDR) against a potential BDP of £1.685m. Under Business Rates retention, the effect on the local authority is 30% of any surplus or deficit.

NATIONAL NON DOMESTIC RATES (NNDR)	Arrears as at 1 st of April	Arrears as at Qtr 3	BDP	BDP as at Qtr 3
	£000	£000	%	£000
Pre 2012-2013	750	770	100	770
2012-2013	2,320	1,220	75	915
Total	3,070	1,990		1,685

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 would normally appear to be adequate and in line with our overall provisions policy. However, this is the first year of the localisation of Council Tax Support, and we are seeing an increased amount of costs being raised (due to additional court action being raised) where there is little likelihood of costs being collected. This may pose a pressure on our required DBP levels regarding this area.

Court Cost	Arrears as at 1 st of April	Arrears as at Qtr 3	BDP	BDP as at Qtr 3
	£000	£000	%	£000
Pre 2011-2012	605	454	100	454
2012-2013	453	293	75	220
2013-2014	0	667	50	334
Total	1,058	1,414		1,008

Housing Benefits

Currently, bad debt provisions of £3.068m [£3.258m - £0.190k w/off 1/4/13 to 31/12/13] exist for Housing Benefit overpayment debt against a potential BDP of £3.964m (£2,737 + £1,227 = £3.964m). The under provision will be partly funded from improved collection on overpayments although this may still leave a balance that will need to be met from revenue.

Housing Benefit DEBTORS	Outstand as at 1 st of April	Outstand as at Qtr 3	BDP	BDP as at Qtr 3
	£000	£000	%	£000
Pre 2011-2012	1,169	947	100	947
2011-2012	822	712	100	712
2012-2013	1,529	837	50	419
2013-2014	0	1,647	40	659
Totals	3,520	4,143		2,737

Housing Benefit LIVE CASES	Outstand as at 1 st of April	Outstand as at Qtr 3	BDP	BDP as at Qtr 3
	£000	£000	%	£000
Pre 2011-2012	241	132	100	132
2011-2012	492	332	75	249
2012-2013	1,451	738	50	369
2013-2014	0	1,192	40	477
Totals	2,184	2,394		1,227