

Council Tax

Currently, bad debt provisions (BDP) of £4.331m exist [**£5.03m**- £0.699k; w/off done 01/04/15-31/12/15] for Council Tax against a potential BDP of £3.044m for debts accrued to 31 March 2016.

COUNCIL TAX	Arrears as at 1 st of April	Arrears as at Qtr 3	BDP	BDP as at Qtr 3
	£000	£000	%	£000
Pre 2008-2019	395	194	100	194
2010-2011	422	196	100	196
2011-2012	556	368	100	368
2012-2013	744	534	100	534
2013-2014	1,473	954	75	716
2014-2015	3,293	1,593	65	1036
Total	6,883	3,839		3,044

National Non Domestic Rates (NNDR)

Currently, bad debt provisions of £1.326m [**£2.197m**- £0.871k; w/off done 01/04/15 to 31/12/15] exist for business rates (NNDR) against a potential BDP of £1.345m. 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	BDPas at Qtr 3
	£000	£000	%	£000
Pre 2013-2014	358	252	100	252
2013-2014	714	460	100	460
2014-2015	2,259	1,265	50	633
Total	3,331	1,977		1,345

Council Tax and Business Rates Court Cost

Currently, bad debt provisions (BDP) of £950k (**CT £850k+ NDR £100k**) exists for Court Costs against a potential BDP of £879k. From previous years trends, this amount of provision appears to be adequate and in line with our overall provisions policy.

Court Cost	Arrears as at 1 st of April	Arrears as at Qtr 3	BDP	BDP as at Qtr 3
	£000	£000	%	£000
Pre 2012-2013	136	158	100	158
2012-2013	79	80	100	80
2013-2014	100	155	75	116
2014-2015	220	315	60	189
2015-2016	580	672	50	336
Total	1,170	1,380		879

Housing Benefits

Currently, bad debt provisions of £5.126m [**£5.509m** - £0.383m w/off's 1/4/15 to 31/12/15] exist for Housing Benefit overpayment debt against a potential BDP of £5.784m (£3.063m + £2.721m = £5.784m).

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 2013-2014	462	927	100	927
2013-2014	531	645	100	645
2014-2015	2,597	1,679	50	840
2015-2016	0	2,170	30	651
Totals	3,590	5421		3,063

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 2013-2014	1,112	319	100	319
2013-2014	807	336	75	285
2014-2015	2,690	1,098	50	549
2015-2016	0	2,727	30	818
Additional Risk due to Loss of subsidy** <i>see note below</i>				750
Totals	4,609	4,480		2,721