**Council Tax**

Currently, bad debt provisions (BDP) of £4.331m exist **[£5.03m**- £0.699k; w/offs 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 1st 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/offs 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 1st 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 1st 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/offs 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 1st 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 1st 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\*\* *see note below* |  |  |  | 750 |
| **Totals** | **4,609** | **4,480** |  | **2,721** |
|  |  |  |  |  |
|  |  |  |  |  |