

### Council Tax

Currently, bad debt provisions (BDP) of £4.925m exist [**£4.996m**- £0.071k; [w/off done 01/04/16-30/09/16] for Council Tax against a potential BDP of £3.8m for debts accrued to 31 March 2016.

COUNCIL TAX	Arrears as at 1 <sup>st</sup> of April	Arrears as at Qtr 2	BDP	BDP as at Qtr 2
	£000	£000	%	£000
Pre 2012-2013	445	356	100	356
2012-2013	488	455	100	455
2013-2014	850	746	100	746
2014-2015	1,439	1,249	75	936
2015-2016	3,393	2,051	65	1,334
<b>Total</b>	<b>6,615</b>	<b>4,857</b>		<b>3,827</b>

### National Non Domestic Rates (NNDR)

Currently, bad debt provisions of £2.49m [**£2.702m**- £205k; w/off done 01/04/16 to 30/09/16] exist for business rates (NNDR) against a potential BDP of £1.9m. 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 <sup>st</sup> of April	Arrears as at Qtr 2	BDP	BDPas at Qtr 2
	£000	£000	%	£000
Pre 2014-2015	585	528	100	528
2014-2015	836	643	100	643
2015-2016	2,564	1,464	50	732
<b>Total</b>	<b>3,985</b>	<b>2,635</b>		<b>1,903</b>

### Council Tax and Business Rates Court Cost

Currently, bad debt provisions (BDP) of £1.176m (**CT £1052k+ NDR £124k**) exists for Court Costs against a potential BDP of £1.08m. 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 <sup>st</sup> of April	Arrears as at Qtr 2	BDP	BDP as at Qtr 2
	£000	£000	%	£000
Pre 2015-2016	612	542	100	542
2015-2016	538	380	75	285
2016-2017	0	512	50	256
<b>Total</b>	<b>1,150</b>	<b>1,434</b>		<b>1,083</b>

## Housing Benefits

Currently, bad debt provisions of £6.19m [**£6.584m** - £385k w/off's 1/4/16 to 30/09/16] exist for Housing Benefit overpayment debt against a potential BDP of £6.05m (£3.714m + £2.345m).

<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 2014-2015	1,435	1,310	100	1,310
2014-2015	1,385	1,195	100	1,195
2015-2016	2,485	1,706	50	853
2016-2017	0	1,185	30	356
<b>Totals</b>	<b>5,305</b>	<b>5,396</b>		<b>3,714</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 2014-2015	544	394	100	394
2014-2015	908	653	75	490
2015-2016	3,056	1,893	50	947
2016-2017	0	1,714	30	514
<b>Totals</b>	<b>4,508</b>	<b>4,654</b>		<b>2,345</b>

Over the last year initiatives from the DWP have continued, specifically the Real Time Information Bulk Data Matching exercise (RTI), which means the DWP is now providing retrospective information to the authority about claimant changes not previously known to Harrow. This has resulted in a higher than normal increase in the raising of Housing Benefit overpayment debts which in turn has led to higher bad debt provision being required. This will continue as it is now part of the on-going processes for the DWP.