

Business Rates - Accounts Submitted for Write-Off

Insolvency - Liquidation	Account no. 711614010 Period – 29/9/00 to 29/7/02	Amount: <u>£ 14,074.11</u>
	Account no. 711828850 Period – 29/7/02 to 1/4/03	Amount: <u>£4,228.50</u>
Insolvency - Bankruptcy	Account no. 702741014 Period - 01/04/91 to 1/4/97	Amount: <u>£14,119.75</u>
Insolvency – Company Dissolved	Account no. 711818361 Period – 1/3/01 to 31/7/03	Amount: <u>£ 10,556.33</u>
Insolvency – Liquidation	Account no. 711825694 Period – 31/3/02 to 6/7/04	Amount: <u>£16,157.16</u>
Insolvency – Receivership	Account no. 711820650 Period – 24/9/01 to 5/6/02	Amount: <u>£17,320.70</u>
Insolvency – Liquidation	Account no. 710181310 Period – 25/8/98 to 21/8/03	Amount: <u>£ 34,888.66</u>
Insolvency – Administration Order	Account no. 706503219 Period – 1/4/92 to 31/10/93	Amount: <u>£ 11,928.09</u>

Insolvency – Company Dissolved	Account no. 70751821X Period – 26/8/92 to 17/1/95	Amount <u>£11,026.07</u>
Insolvency – Liquidation	Account no. 711826798 Period – 1/7/02 to 28/4/04 Account 711826635 Period - 1/7/02 to 28/4/04	Amount <u>£15,348.39</u> <u>£2,779.11</u>
No Legal Power To Recover – Local Authority Error.	Account no. 711825620 Period – 29/09/00 to 31/03/02	Amount <u>£13,453.60</u>
No Legal Power To Recover – Property brought into valuation list 11.05.99 with an effective date of 01.04.94. Former MOD Property apparently unoccupied 1994 to 1999 . Efforts to ascertain liable ratepayer for that period unsuccessful.	Account no. 710622914 Period – 01/04/94 to 30/04/99	Amount <u>£88,630.14</u>
No Legal Power To Recover – due to age of the debt and the lack of supporting evidence it is not possible to pursue	Account no. 703831116 Period – 01/04/93 to 31/03/96 Account no.	Amount <u>£1,412.70</u>

these debts any further.	706294913 Period – 01/04/91 to 31/03/96	<u>£16,300.85</u>
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No Legal Power To Recover – Statute Barred	Account no. 711826706 Period – 01/04/95 to 01/04/98	Amount <u>£13,531.23</u>
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No Legal Power To Recover – Statute Barred	Account no. 70391071X Period 01/04/91 to 03/12/01	Amount <u>£28,333.68</u>
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No Legal Power To Recover – Unable to establish Liability	Account no. 711812064 Period 17/12/99 to 20/12/03	Amount <u>£34,245.24</u>
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Other – Errors in treatment of account resulting in refund cheque being issued twice in error. Legally un-enforceable as dispute has never been resolved.	Account no. 703264215. Period – 2000/01	Amount <u>£10,956.36</u>
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Other – Errors in considering Discretionary Relief application.	Account no. 711821683 Period 25/05/00 to 31/03/01	Amount <u>£4,546.83</u>
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Overpayments– Accounts Submitted for Write-Off

Debtor Deceased	Account no. 26012661 Period 01/04/99 to 01/04/01	Amount <u>£5,197.58</u>
Debtor Deceased	Account no. 26036964 Period 05/04/93 to 07/05/01	Amount <u>£5,878.25</u>
Debtor Absconded	Account no.'s 26084974 & 26084987 Period 21/06/99 13/12/99 & 13/06/99 to 03/04/00	Amount <u>£6,355.49</u>
Debtor Absconded	Account no.'s 26092607 & 2623441 Period 13/12/99 to 20/10/00 & 10/03/03 to 09/06/03	Amount <u>£6,264.88</u>
Debtor Absconded	Account no.'s 26257272 & 26257280 Period 04/11/02 to 17/11/03 28/01/02 to 04/11/02	Amount <u>£5,327.92</u>
No Legal Power To Recover – Debtor now abroad.	Account no. 26101501 Period 18/12/00 to 08/10/01	Amount <u>£8,361.08</u>
No Legal Power To Recover - Statute Barred	Account no.'s – various Period – all invoices relate to period prior to 31.10.94	Amount <u>£8,658.28</u>

Council Tax – Accounts Submitted For Write Off

Lack of clarity on liability. Errors in administration	Various account numbers relating to one property. All relate to period prior to October 2002. Council Tax paid from that date.	<u>£5728.02</u>
Landlord's property company insolvent. No assets	Various accounts	<u>£10,303.21</u>

Housing Rents – Accounts Submitted For Write Off

Former accounts outstanding where former tenants cannot be traced and no response from last known address

1. Rent account 9000074312. Tenancy terminated 31/03/02; Outstanding balance £5288.06
2. Rent account 9000249736. Tenancy terminated 07/04/02; Outstanding balance £5450.69
3. Rent account 9000244142. Tenancy terminated 03/11/02. Outstanding balance £5370.95
4. Rent account 9000248917. Tenancy terminated 13/01/02. Outstanding balance £5681.13
5. Rent account 9000267150. Tenancy terminated 02/09/01. Outstanding balance £6467.27
6. Rent account 9000324941. Tenancy terminated 11/01/04. Outstanding balance £5037.89
7. Rent account 9000334221. Tenancy terminated 24/04/03. Outstanding balance £5154.41

Former accounts outstanding where there is no realistic prospect of recovery

1. Sundry account reference 9000210567. Tenancy terminated 07/10/96. Outstanding balance £7494.09. No payments made to admin order, debt is now unrecoverable via legal means due to the Limitations Act 1980, Section 5

Homelessness Accounts – Accounts Submitted For Write Off

All accounts are either former applicants who cannot be traced, or former applicants who can be traced but from whom there is little or no prospect of recovery. These cases have been assessed by the Debt Panel.

Account	Opened	Closed	Outstanding Balance
9000289901	Nov-99	Sep-03	£10,384.29
9000301090	25/05/2000	12/11/2000	£1,844.82
9000302789	13/07/2000	27/12/2001	£5,011.10
9000307270	06/10/2000	27/11/2001	£3,059.28
9000308950	24/11/2000	17/12/2001	£2,069.81
9000312443	19/12/2001	12/05/2002	£6,641.40
9000339682	01/08/2002	16/03/2003	£5,454.49
9000340594	01/08/2002	08/12/2003	£5,866.60
9000343522	25/10/2002	17/03/2003	£3,876.92
9000343812	22/10/2002	23/02/2004	£13,150.97
9000344529	04/11/2002	19/10/2003	£5,135.40
9000359149	04/08/2003	03/06/2004	£8,287.29
9000359952	17/08/2002	29/01/2004	£14,283.69
9000365391	18/12/2003	25/07/2004	£5,896.20
9000371404	22/07/2003	28/06/2004	£9,156.77
9000347155	22/01/2003	31/03/2004	£7,391.59
9000347436	23/01/2003	24/03/2004	£11,493.51
9000347799	01/08/2002	09/02/2003	£5,135.40
9000349645	04/02/2003	29/10/2003	£7,118.91
9000350360	19/03/2003	08/02/2004	£8,749.20
9000351723	14/04/2003	18/12/2003	£5,244.09
9000320233	29/08/2001	05/05/2003	£9,377.87
9000339123	02/09/2002	11/01/2004	£5,392.74
		Total	£160,022.34

Resurrection of Debts

If new information, or other payments are received, the debts previously written-off will be resurrected and credits will be applied.

Provision for Bad Debts

The information below gives details, by category, the provisions for bad debt within the General Fund at the beginning of the financial year, write-offs approved to date in 2004/2005 and what provisions will remain if the write-offs listed above are approved: An additional column has been added into the Provision for Bad Debt table (below) to show the amount of payments that have been received in this financial year in respect of debts that have been previously written off

Write Off Provisions`

Debt Type	Provision at 1/4/04	Written-off to date	Credits written back	Remaining Provision	Amount Requested	Projected Balance
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	£	£	to date £	£	£	£
Overpaid Housing Benefit	£2,616,668.00	£86,367.73	£0.00	£2,530,300.27	£52,447.44	£2,477,852.83
Sundry and Periodic	£540,000.00	17220.96	0.00	522,779.04	£60,730.94	£462048.10
Business Rates	£1,510,737.00	£342,190.22	£1,006.99	£1,169,553.77	£394,100.69	£775,453.08
Council Tax	£2,182,395	£198,867	0.00	£1,983,528	£16,031.23	£1,967,496.80
Housing rents	£1,668,202.89	£175,308.53	0.00	£1,492,894.30	£45,944.90	£1,446949.40
Homelessn-ess.	£865,111.73	£28524.26	0.00	£836,587.47	£160,022.34	£676,565.13

Appendix 2

Potential Write Offs – Due to the age of the debt and length of time disputes have been unresolved there is a uncertain prospect of recovering the following debts. However, with further work some of the amounts could partially be recovered.

Possible bankruptcy	Account no. 707397115 Period 1995 to date	Amount: <u>£13,009.87</u>
Winding up recently received	Account no. 709115316 Period 24/12/96 to 17/04/03	Amount: <u>£20,210.24</u>
	Account no. 709499015 Period 27/06/97 to 17/04/03	Amount <u>£2,389.05</u>
Possible bankruptcy	Account no. 70908801 Period 22/09/94 to 29/07/99	Amount: <u>£23,922.84</u>
Possible bankruptcy	Account no. 711595824 Period 08/11/96 to 05/02/99	Amount <u>£1,843.23</u>
	Account no. 711597511 Period 01/04/97 to 18/07/00	<u>£13,615.40</u>
	Account no.71181523X Period 18/07/00 to 03/11/03	<u>£4,939.95</u>
Other – Company ceased to trade trying to establish if Company have any assets	Account no. 711829794 Period 24/11/00 to 12/02/04	Amount <u>£36,297.47</u>
	Account no. 36006928 Period 24/05/01 to 11/02/04	<u>£114,319.58</u>
	Account no. 36007084 Period 25/12/97 to	

	29/03/04	<u>£45,436.47</u>
Liability still needs to be established. Due to age of debt and length of time the dispute has been unanswered there is very little prospect of ever recovering the whole of this debt.	Account no. 711818138 Period 30/05/01 to 29/06/02	Amount <u>£1,573.96</u>
	Account no. 711829275 Period 29/06/02 to date	<u>£58,526.08</u>
Total		<u>£330,084.14</u>