

Report of: Head of Customer Services

To: City Executive Board

Date: 18th February 2009

Item No:

Title of Report: Write Off Report of Uncollectable Debts

Summary and Recommendations

Purpose of report: To agree write-off of debts in excess of £10,000 for Business debt and £5,000 for non-Business debts
The cases submitted for write off are presented in accordance with the debt write off policy agreed by executive board on 5th April 2004.

Key decision: No

Portfolio Holder: Councillor Ed Turner

Report Approved by

Legal: Lindsay Cane
Finance: Sarah Fogden

Policy Framework: Not applicable

Recommendation(s):

The Board is asked to approve the writing-off of the amounts shown.
If new information, or any payments are received, the debts previously written-off will be resurrected and credits applied.

1. Introduction

The cases submitted for write off are shown below, indicating the type of write off, the reason and the amount.

Before any amount is submitted for write off the Revenues department reviews each case to ensure they have taken all steps to recover the debt. Where a debtor has absconded they have carried out credit and other checks

in an attempt to find their current whereabouts. Similar checks are carried out where necessary to ascertain whether the person has the means to repay the debt. The Business rates cases have all been considered by the Magistrates Courts and the premises have been visited by Bailiffs.

Details of the checks carried out are recorded in the Revenues Office

2. Business Rates – Accounts Submitted for Write-Off.

<p>Other – Outstanding Periodic rent totalling £48,030.18 paid in full through County Court action. Debtor had to re-mortgage to clear this charge reducing any equity in the property. Debtor is on Income Support and has dependants so not a suitable case for bankruptcy action. No means to recover outstanding Business Rates.</p>	<p>Account no. 709088014 Period 22/09/94 to 29/07/99</p>	<p>Amount</p> <p style="text-align: right;"><u>£ 23,772.84</u></p>
<p>Debtor Absconded</p>	<p>Account no. 70791992X Period 25/03/95 to 10/03/00</p>	<p>Amount</p> <p style="text-align: right;"><u>£ 13,112.03</u></p>
<p>Debtor Absconded</p>	<p>Account no. 711446014 Period 01/04/05 to 21/09/07</p>	<p>Amount</p> <p style="text-align: right;"><u>£ 19,960.36</u></p>
<p>Insolvency – Bankruptcy</p>	<p>Account no. 711848318 Period – 08/12/04 to 14/07/08</p>	<p>Amount:</p> <p style="text-align: right;"><u>£ 20,486.99</u></p>

Other – Unable to prove liability	Account no. 711849556 Period – 01/04/04 to 31/03/06	Amount <u>£ 10,826.89</u>
Debtor Absconded	Account no. 711858478 Period – 07/09/06 to 11/09/07	Amount <u>£ 11,937.13</u>
Insolvency – Bankruptcy	Account no. 711863351 Period 01/04/06 to 21/08/08	Amount <u>£ 10,021.16</u>
	Total	<u>£ 110,117.40</u>

3. Overpaid Housing Benefit - Accounts Submitted for Write-Off

Debtor Absconded	Account no. 26087049 Period 31/05/99 to 03/04/00	Amount <u>£ 8,386.88</u>
	Account no. 26093774 Period 31/07/00 to 04/09/00	Amount <u>£ 42.66</u>
	Account no. 26096551 Period 11/12/00 to 25/12/00	Amount <u>£ 149.60</u>
Debtor Absconded	Account no. 26090434 Period 12/07/99 to 06/03/00	Amount <u>£ 4,368.31</u>
	Account no. 26055071 Period 09/07/01 to	Amount

	17/09/01		<u>£ 1,846.20</u>
Other – Liability incorrect. Due to age of debt unable to correct system. Liable person now deceased.	Account no. 26444022 Period 13/10/00 to 16/10/00	Amount	<u>£ 22.43</u>
	Account no. 26440204 Period 16/10/00 to 21/08/03 & 05/04/93 to 13/10/00	Amount	<u>£ 24,333.94</u>
	Account no. 26444019 Period 05/04/93 to 14/06/93	Amount	<u>£ 320.50</u>
	Account no. 26444035 Period 21/08/03 to 13/10/03	Amount	<u>£ 427.37</u>
Other – Debtor has no assets. No means to recover debt	Account no. 26255143 Period 08/10/01 to 08/05/02	Amount	<u>£ 4,248.67</u>
	Account no. 26255156 Period 08/05/02 to 04/11/02	Amount	<u>£ 3,669.17</u>
	Account no. 26255224 Period 02/12/02 to 06/01/03	Amount	<u>£ 366.37</u>
	Account no. 26255253 Period 03/02/03 to 07/04/03	Amount	<u>£ 1,250.32</u>
	Account no. 26255266 Period 05/05/03 to 07/07/03	Amount	<u>£ 1,277.19</u>

Debtor Absconded	Account no. 26261519 Period 23/02/04 to 15/03/04	Amount <u>£ 371.94</u>
	Account no. 26289559 Period 04/08/03 to 23/02/04 & 22/03/04 to 19/07/04	Amount <u>£ 6,722.81</u>
Debtor Absconded	Account no. 26397726 Period 21/05/05 to 01/08/05	Amount <u>£ 4,873.10</u>
	Account no. 26319746 Period 06/12/04 to 31/01/05	Amount <u>£ 1,252.35</u>
	Account no. 26397739 Period 01/08/05 to 13/03/06	Amount <u>£ 213.70</u>
	Account no. 26449247 Costs	Amount <u>£380.00</u>
Other – Debtor has no assets. No means to recover debt	Account no. 26511861 Period 05/04/99 to 15/05/00 & 26/06/00 to 14/08/00	Amount <u>£ 2,903.80</u>
	Account no. 26511874 Period 15/05/00 to 26/06/00	Amount <u>£ 639.42</u>
	Account no. 26440181 Period 14/08/00 to 30/10/06	Amount <u>£29,357.85</u>

	Account no. 26491486 Costs	Amount <u>£ 110.50</u>
Debtor Absconded	Account no. 26493785 Period 19/02/07 to 01/04/07	Amount <u>£ 1,419.24</u>
	Account no. 26493798 Period 01/04/07 to 02/04/07	Amount <u>£ 34.62</u>
	Account no. 26493808 Period 02/04/07 to 09/04/07	Amount <u>£ 242.31</u>
	Account no. 26493769 Period 09/04/07 to 01/10/07	Amount <u>£ 6,057.75</u>
	Account no. 26493772 Period 01/10/07 to 22/10/07	Amount <u>£726.93</u>
	Total	<u>£ 106,015.93</u>

5. Resurrection of Debts

5.1 If new information or other payments are received, the debts previously written-off will be resurrected and credits will be applied. An additional column has been added into the Provision for Bad Debt table in 6.1 of this report to show the amount of payments that have been received in this financial year in respect of debts that have been previously written off.

6. Provisions for Bad Debts

6.1 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 2008/2009 and what provisions will remain if the write-offs listed above are approved.

General Fund

Debt Type	Provision at 1/4/08	Written-off to date	Credits written back to date	Remaining Provision	Amount Requested	Projected Balance
Overpaid Housing Benefit	£2,422,010	£227,991.03	£27,653.63	£2,221,672.60	£106,015.93	£2,115,656.67
Business Rates	£1,105,458	£221,421.47	£0.00	£884,036.53	£110,117.40	£773,919.13

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Background papers: None