



Northumberland

County Council

Corporate Services and Economic Growth Overview and Scrutiny Committee

26 June 2023

Debt Recovery Update

Report of Jan Willis, Executive Director - Transformation and Resources & Section 151 Officer

Cabinet Member: Councillor Richard Wearmouth, Deputy Leader and Portfolio Holder for Corporate Services

Purpose of report

The purpose of this report is to provide the Corporate Services and Economic Growth Overview and Scrutiny Committee with information relating to the level of outstanding debt owed to the Council so that the Committee may satisfy itself as to the efficiency and effectiveness of its collection and recovery policies and systems.

Recommendations

It is recommended that the contents of the report are noted.

Link to Corporate Plan

Effective income management processes are critical to the delivery of overall Council service objectives. A more efficient income management process contributes to the availability of resources for wider or deeper service provision.

Key issues

The management of income is a key business area for Northumberland County Council. The Council collects income from many sources; some of this activity is governed by legislation while other areas by sound principles of financial management. The key to economic, efficient and effective income management is the creation and maintenance of a clear framework that sets out the approach, principles, ownership and strategy within which all activities will be conducted.

It is essential that income is collected effectively by the Council, and that debt owed to the Council is kept to a minimum. This is because the Council has both a legal duty and a responsibility to its citizens to ensure that income due is paid promptly to ensure it can minimise the burden of unpaid debt and enhance service delivery.

The management of all monies owed to the Council is detailed in the Corporate Debt Recovery Policy and includes the following:

- Council Tax and NNDR Recovery Policy
- Council Tax and NNDR Court Costs and Fees Policy
- Housing and Council Tax Benefit/Support Overpayments Policy
- Methods of Payment Policy
- Write Off Policy
- Sundry Debt Policy
- Overpaid Salaries and Wages Policy
- Bankruptcy Policy
- Enforcement Agent Code of Practice for Council Tax and NNDR
- Housing Income Management Policy

Background

Write Offs

1. An integral part of debt recovery is the effective management of irrecoverable debts to ensure that resources are applied effectively to the collection of monies outstanding which can reasonably be expected to be collected.
2. The total debt written off in the last four financial years is shown below:

	2019-20	2020-21	2021-22	2022-23
Sundry debt	£266,343.83	£47,567.52	£1,087.21	£12,737.68
Council Tax	£158,220.13	£161,032.28	£139,803.47	£166,484.25
Business Rates	£1,057,697.40	£94,466.86	£44,689.99	£-20,658.96
Benefit Overpayments	£103,005.65	£56,417.16	£111,908.65	£216,272.93
Housing Rent & Other Debt	£507,807.23	£434,020.33	£786,935.77	£527,573.22
Adult Social Care	£5,369.31	£0.00	£64,244.66	£115,290.35
Total	£2,098,443.55	£793,504.15	£1,148,669.75	£1,017,699.47

Sundry Debt

3. At 31 March 2023 the Council was owed £38.146 million by its sundry debtors. The debt, analysed by its maturity, is shown below (with 31 March 2022 figures shown for comparison):

Age of debt	31 March 2022		31 March 2023	
	Number of Invoices	Balance Due £'000	Number of Invoices	Balance Due £'000
Up to 3 months past due	1,079	3,584	1,482	3,395
3 to 6 months past due	716	707	669	775
6 to 9 months past due	712	874	741	1,201

9 to 12 months past due	474	970	451	1,882
1 to 5 years past due	3,407	4,671	4,053	4,417
Over 5 years past due	297	500	406	602
Debt past due date	6,685	11,306	7,802	12,272
Debt within terms	1,982	22,834	1,738	25,874
Total debt	8,667	34,140	9,540	38,146

Notes:

Debt past due has increased mainly due to the following:

1. An increase in the number of outstanding Adult Social Care invoices is partly due to the general economic state in the UK, when clients finances are stretched, and paying charges for care services often becomes a lower priority; current client debt has increased and there is less chance of recovering deceased client debt. There is also an increase in clients who require a legal representative to act on their behalf and the process for this is taking longer since the Covid-19 pandemic with staff shortages in many areas as well as a new court of protection process. Delays in grant of probate for deceased customers continues.
4. Eleven customers have past due balances of over £0.100 million at 31 March 2023. Details are shown below with 30 September 2022 figures for comparison. The total of £4.360 million past due represents 35.5% of the total debt past due as at 31 March 2023.

Customer	30 September 2022		31 March 2023	
	Number of Invoices	Value Past Due £'000	Number of Invoices	Value Past Due £'000
NHS Customer 2 (see note 1)	1	1,331	1	1,331
NHS Customer 4 (see note 2)	8	452	29	806
NHS Customer 7 (see note 3)	-	-	4	207
Customer 1 (see note 4)	12	120	12	120
Company 3	16	1,151	-	-
Company 6	18	255	-	-
Company 12 (see note 5)	1	300	1	300
Company 14 (see note 6)	1	164	2	164
Company 16	3	184		-
Company 17	5	141		-
Company 18	14	122		-
Company 19 (see note 7)	7	108	11	187
Company 20	3	106		-
Education 4	17	113		-
Education 7 (see note 8)	2	810	2	865
Education 8 (see note 9)	42	121	43	125
Council 2 (see note 10)	21	192	15	101

Council 11	5	147		-
Council 12 (see note 11)	-	-	11	154
Government Department 2	2	2,374	-	-
Total	178	8,191	131	4,360

Notes:

1. Payments of £557,165 have been received and the remaining £774,299 is being pursued.
2. The invoices are being pursued.
3. The invoices are being pursued.
4. Part payment received from proceeds of sale of property, a significant shortfall was anticipated. Legal Services are considering Counsel's opinion on options for Recovery of the debt.
5. The invoice is being pursued.
6. The invoices are being pursued.
7. The invoices are being pursued.
8. Invoices are now paid.
9. 43 invoices are still outstanding but a part payment of £3,914 has been received reducing the balance owed to £121,187.
10. 1 invoice is now paid and the remaining 14 invoices totalling £88,723 are being pursued.
11. The invoices are being pursued.

5. Analysis of the level of overdue debt as at 31 March 2023 by the service area raising the invoices is shown below (again with 31 March 2022 figures for comparison):

Service Area	31 March 2022		31 March 2023	
	Number of Invoices	Value Past Due £'000	Number of Invoices	Value Past Due £'000
Adult Services	3,700	4,635	4,458	6,003
Children's Social Care	168	574	143	737
Corporate Resources (Finance)	716	2,779	701	2,579
Corporate Resources (IT)	25	89	19	12
Corporate Resources (Legal and Health & Safety)	14	77	20	30
Culture, Heritage & Libraries	4	11	6	12
Fire & Rescue	23	22	20	33
Housing	8	16	11	16
Housing Services	3	5	4	26
Local Services (including Projects)	1,438	1,343	1,754	1,345
Property & Estate Management	131	838	114	595

Service Area	31 March 2022		31 March 2023	
	Number of Invoices	Value Past Due £'000	Number of Invoices	Value Past Due £'000
Pension Fund	0	0	0	0
Public Health/Protection	312	229	343	330
Regeneration & Dev Man	27	526	20	364
Schools	66	162	85	190
Total	6,635	11,306	7,698	12,272

Notes:

1. An increase in the number of outstanding Adult Social Care invoices is partly due to the general economic state in the UK, when clients finances are stretched, and paying charges for care services often becomes a lower priority; current client debt has increased and there is less chance of recovering deceased client debt. There is also an increase in clients who require a legal representative to act on their behalf and the process for this is taking longer since the Covid-19 pandemic with staff shortages in many areas as well as a new court of protection process. Delays in grant of probate for deceased customers continues.
2. Property & Estate Management are owed £0.300 million by one customer which is being pursued.

Council Tax

6. Council Tax is charged on domestic dwellings in the County. There were 159,391 domestic dwellings in Northumberland on 31 March 2023, with a net collectable debit of £235.678 million for 2022-23.
7. Each financial year there will be an amount of Council Tax that is not paid and that amount is added to the arrears that were carried forward at the start of the financial year (less the amount collected during the year) to give a total arrears figure outstanding. At 31 March 2023 £18.467 million was outstanding in total (£6.880 million relating to the 2022-23 financial year).

8. A comparison with previous years is shown below:

	2019-20	2020-21	2021-22	2022-23
	£'000	£'000	£'000	£'000
Arrears at 31 March	11,632	14,824	15,900	£18,467
Arrears at 31 March relating to the last billed year	5,376	6,489	6,161	£6,880

9. Arrears at 31 March 2023 are at their highest ever level. This is due to the impact of Covid-19 on collection and enforcement in 2020-21 and the ongoing cost of living crisis.
10. The Council's collection rate for in-year collection (this does not include arrears) for 2022-23 was 97.3%.

11. The in-year collection rate at 31 March 2023 has reduced from 97.4% in 2021-22. This is due to the impact of the ongoing cost of living crisis.
12. Benchmarking performance:
- The in-year collection rate for 2022-23 was again the highest of 11 North East Councils.
 - National benchmarking data is not yet published.
13. In-year collection rates for the past four years are shown below, with collection rates for customers in receipt of Council Tax Support shown for comparison:

	*2019-20	**2020-21	2021-22	2022-23
	%	%	%	%
Overall Collection Rate	97.6	97.0	97.4	97.3
Council Tax Support Collection Rate	*82.6	**83.6	***83.9	****84.0

Notes:

1. *Council Tax Support reduced by 8% in 2019-20.
2. **Working-age customers in receipt of Council Tax Support received a Hardship Fund payment of up to £150.00 per claim.
3. *** Working-age customers in receipt of Council Tax Support received a Hardship Fund payment of up to £300.00 per claim.
4. ****Working-age customers in receipt of Council Tax Support received a Hardship Fund payment of up to £200.00 per claim.

14. During the previous four financial years the Council issued the following recovery notices:

	2019-20	*2020-21	2021-22	2022-23
1st or 2nd Reminders	47,211	7,773	32,028	34,448
Final Notices	3,051	0	2,228	1,806
Summonses	15,861	3,998	12,782	10,843
Liability Orders	11,815	3,231	8,920	7,978

Notes:

1. *Due to Covid-19, statutory reminders were only issued from September to December 2020 and there was only one cycle of summonses and court hearings in 2020-21.
15. Once a Liability Order is obtained enforcement action is normally an on-going process. A breakdown of some of the enforcement methods that are used, and the number of cases currently subjected to that type of action is as follows:

	Number of cases	Outstanding Amount £'000
Attachment of benefit (see note 1 below)	2,576	940
Attachment of earnings	1,018	675
Enforcement Agent (Formerly Bailiff)	4,455	3,593
Committal (see notes 2 & 3 below)	31	34
Bankruptcy/Statutory Demand (see note 2 below)	10	47
Charging Orders (see note 2 below)	18	92

Notes:

1. Includes 2,253 Attachment of Benefit from Universal Credit.
2. These cases can comprise one or multiple Liability Orders.
3. No Council Tax defaulters have been sent to prison since March 2017.

16. These cases can comprise one or multiple Liability Orders. During the previous four financial years the following number of cases were subject to enforcement action:

	Number of cases 2019-20	Number of cases 2020-21	Number of cases 2021-22	Number of cases 2022-23
Attachment of benefit	4,500	2,176	2,296	1,483
Attachment of earnings	3,133	1,046	2,319	1,342
Enforcement Agent	4,802	1,243	5,998	3,725
Committal (see note 1)	0	0	0	0
Statutory Demands (see note 1)	10	0	0	0
Bankruptcy Petitions (see note 1)	2	0	0	0
Bankruptcy Orders (see note 1)	2	0	0	0
Interim Charging Orders (see note 1)	7	0	0	0
Final Charging Orders (see note 1)	7	0	0	0

Notes:

1. These cases can comprise one or multiple Liability Orders.

Non-Domestic Rates (Business Rates)

17. Non-Domestic Rates are charged on business properties in the County. There are currently 14,375 business properties in Northumberland, with a total rateable value of £238.039 million, and with a net collectable debit of £82.311 million for 2022-23.
18. Each financial year there will be an amount of Non-Domestic Rates that is not paid and that amount is added to the arrears that were carried forward at the start of the financial year (less the amount collected during the year) to give a total arrears figure

outstanding. At 31 March 2023 £8.567 million was outstanding in total (£4.044 million relating to the 2022-23 financial year).

19. A comparison with previous years is shown below:

	2019-20	2020-21	2021-22	2022-23
	£'000	£'000	£'000	£'000
Arrears at 31 March	3,648	6,577	7,211	£8,567
Arrears at 31 March relating to the last billed year	1,930	3,250	3,172	£4,044

20. Arrears at 31 March 2023 are at their highest ever level. This is due to the impact of Covid-19 on collection and enforcement in 2020-21 and the ongoing cost of living crisis.

21. The Council's collection rate for in-year collection (this does not include arrears) was 95.1% in 2022-23.

22. Benchmarking performance:

- This performance is below the average compared to the other 11 North East Councils (97.3%). The reasons for the below average performance are that in Northumberland there are a lot of small businesses compared with some of the neighbouring authorities who have extremely large properties that would make up a greater proportion of the rates income for their authorities; there were several properties brought into the rating list late in the financial year which created additional debit; in 2022/23 the Revenues and Benefits Service underwent a Service Review and were carrying vacancies with existing staff also working on Covid grants and backlogs. The Senior Revenues Manager and the Recovery and Accounts Receivable Manager will be implementing a recovery strategy in September 2023.
- National benchmarking data is not yet published.

2. A comparison with previous years is shown below:

	2019-20	2020-21	2021-22	2022-23
	%	%	%	%
Overall Collection Rate	97.7	93.3	95.7	95.1

23. During the previous four financial years the Council issued the following recovery notices:

	2019-20	*2020-21	2021-22	2022-23
Reminders	2,987	472	5,410	3,268
Summonses	780	0	1,166	1,089

Liability Orders	411	0	558	646
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Notes:

- *Due to Covid-19, other than statutory reminders in October, November and December 2020, no other formal recovery notices were issued for business rates arrears in 2020-21.

- A breakdown of some of the enforcement methods that are used, and the number of cases currently subjected to that type of action is as follows:

	Number of cases	Outstanding Amount £'000
Enforcement Agent	230	816
Committal (see note 1 below)	1	3
Bankruptcy/Statutory Demand (see note 1 below)	6	34

Notes:

- These cases can comprise one or multiple Liability Orders.

- During the previous four financial years the following number of cases were subject to enforcement action:

	Number of cases 2019-20	Number of cases 2020-21	Number of cases 2021-22	Number of cases 2022-23
Enforcement Agent	270	14	24	465
Committal (see note 1)	0	0	0	0
Statutory Demands (see note 1)	3	0	0	0
Bankruptcy Petitions (see note 1)	2	0	0	0
Bankruptcy Orders (see note 1)	1	0	0	0

Notes:

- These cases can comprise one or multiple Liability Orders.

Housing Benefit Overpayments

- Housing benefit overpayments are payments of benefit to which there was no entitlement. Reasons for overpayment are mainly changes in financial circumstances (automatic tax credit uploads; differences between new claims and details held on system e.g. finances, capital held, family members and the detection of fraud), claimants vacating their properties with little or no notice or claimants passing away. The Council has an Overpayment Policy which details overpayment collection.
- Council Tax Benefit and Council Tax Support overpayments are collected through the Council Tax account and any non-payment is subject to the debt recovery methods described above.

28. The Council receives subsidy of up to 40% for most of its housing benefit overpayments and any additional money collected is kept by the Council. In 2022-23 overpayments of £1.087 million were identified with £0.705 million recovered in year (64.90%). This compares with 66.34% being recovered in year in 2021-22, 66.3% 2020-21 and 54.1% in 2019-20. A further £0.693 million was collected in respect of overpayments identified prior to 1 April 2022.
29. A total £1.399 million was recovered in 2022-23 compared to £1.446 million in 2021-22, £1.616 in 2020-21, £2.394 million in 2019-20 and £2.623 million in 2018-19. The drop in recovery can be attributed to the movement of Housing Benefit claimants to Universal Credit, thus removing our opportunity to recover from future payments of Housing Benefit, and fewer overpayments being created. In addition, no proactive recovery action was undertaken until August 2021 as a result of the Covid-19 pandemic. Cash collected in 2022-23 amounted to £0.600 million compared £0.505 million in 2021-22, £0.436 million in 2020-21, £0.845 million in 2019-20 and £0.909 million in 2018-19.
30. There is currently £3.362 million outstanding in respect of housing benefit overpayments (£0.330 million in respect of overpayments identified in 2022-23 and £3.032 million in respect of prior years). £3.340 million is recoverable and recovery action is taking place utilising the following methods of recovery (with 31 March 2022 figures for comparison):

Recovery Method	No of cases/ invoices	31 March 2022 £'000	No of cases/ invoices	31 March 2023 £'000
On-going entitlement to benefit	469	598	325	510
Invoice stage	230	336	184	290
Reminder stage	98	249	75	197
Final stage	566	756	543	656
External debt collector	254	273	133	171
Attachment of benefit (clerical claims)	10	61	9	56
DWP Referrals	1,163	1,326	947	1,199
Direct Earnings Attachment	180	262	139	261
CCJ obtained	0	0	0	0
CCJ cases with High Court Enforcement	1	1	0	0
Total	2,971	3,862	2,355	3,340

31. Invoices are raised for all recovery methods except where deductions are being made from on-going entitlement to benefit.
32. When it is identified that a debtor has begun to claim benefit again, and payments are not being made on an invoice, the debt is brought back into the benefit system and is recovered from on-going benefit entitlement.

33. Benchmarking performance:
- The Council had the 3rd lowest level of outstanding overpayments at the end of 2022-23 compared to the other 11 North East Councils, and again the second lowest ratio of Housing Benefit overpayments to Housing Benefit caseload.
34. The £1.087 million of overpayments identified in 2022-23 are broken down as follows with 2021-22 £1.086 million for comparison):

Overpayment Reason	2021-22		2022-23	
	Council Tenants	Private Tenants	Council Tenants	Private Tenants
	£'000	£'000	£'000	£'000
Claimant Error	154	789	153	791
Local Authority Error	1	28	1	28
Administrative Delay	4	41	4	41
Fraud	4	45	4	45
DWP Error	4	2	4	2
Technical Overpayments	9	5	9	5
Total	176	910	175	912

35. In 2022-23 total Housing Benefit expenditure was £53.570 million and there were 12,024 claimants as at 31 March 2023. In 2021-22 total Housing Benefit expenditure was £55,991 million and there were 13,030 claimants as at 31 March 2022.

Housing Rent and other debt

36. As with other debt and income (see Key Issues above), the Council has a responsibility to all tenants to ensure the efficient and effective collection of rent, whilst minimising levels of debt that is written-off, to reduce the burden of unpaid debt on the ring-fenced Housing Revenue Account. In doing so, it allows services to be maintained and provides the opportunity to enhance service delivery by releasing additional funds.
37. A 4-year analysis of current and former tenant rent arrears is shown below.

Measure	2019-20	2020-21	2021-22	2022-23
Annual Rent Debit	£30.2m	£31.7m	£32.1m	£32.8m
Current arrears as a % of the annual rent debit (changed to % collected in 2019-20)	98.52%	100.18%	100.87%	100.62%
Current tenant rent arrears outstanding	£753,659	£653,642	£599,705	£627,763
Former arrears as a % of the annual rent debit	4.10%	3.72%	2.97%	2.60%
Former tenant rent arrears outstanding	£1,238,348	£1,183,229	£953,341	£853,746

38. The targets for rent arrears in 2022-23 were:

- Collection of current arrears - to collect 98% of rent due
- Former tenant arrears as a % of the annual rent debit – 2.00%

Note - Both amounts are year on year cumulative totals expressed as a percentage of the annual rent debit.

39. The target for current tenant rent arrears was exceeded. This is notable performance given the impact arising from full service of Universal Credit (UC) and due to financial difficulties faced by customers during the Covid-19 pandemic and wider cost of living increases.

40. Whilst former tenant arrears target was not achieved, we have seen a reduction in the total level of arrears outstanding and are making progress to reduce the overall debt further. There have been significant changes in working practices within former collection and work has been realigned to assist performance and reduce debt.

41. Whilst it is a priority to support tenants as much as possible to enable their tenancies to be maintained, as an absolute last resort, eviction must be considered. A known consequence of such action is the possibility of additional former tenant arrears and in the previous four years the following action has been taken:

Measure	2019-20	2020-21	2021-22	2022-23
Number of Notices of Seeking Possession	734	715	781	904
Number of Evictions	50	0	6	10

Notes:

1. It should be noted that whilst there have been ten evictions as a result of rent arrears, eight of these have been from customers where they have already left the home and eviction has been sought to end the legal tenancy and recover the property. The other two customers were then re-signed back into tenancy and have cleared their arrears balance engaging with welfare benefit support and the income officers.

42. In respect of all other housing debt, 2022-23 end of year performance is shown below, together with end of year performance in 2021-22 for comparison:

Measure	Current Tenants		Former Tenants	
	31 March 2022	31 March 2023	31 March 2022	31 March 2023
Garage Arrears	£1,934	£1,400	£4,760	£3,646
Furniture Recharges	£780	£439	£41,813	£18,647
Repair Recharges	£55,507	£50,209	£578,146	£371,991
HB Overpayments	£6,699	£0	N/A	£5,899

Leasehold Service Charge	£51,766	£42,273	N/A	£0
Bankruptcy Court Costs	£8,604	£11,310	£1,066	£1,224
	£76,271	£66,740	£118,202	£98,586

43. In seeking to recover debt over and above that undertaken on a voluntary basis the Council made 308 debt collection referrals in 2022-23. This compares with 48 in 2021-22 and 48 in 2020-21.
44. Full Service Universal Credit was introduced in Northumberland in November and December 2018. At 31 March 2023 3,140 tenants were in receipt of the benefit, up from 2,737 tenants in March 2022.
45. Tenants wait on average 5 weeks for their first monthly payment and it is during this period that arrears are accrued. At 31 March 2023 this had resulted in collective arrears of £491,859, up by £66,231 from March 2022.
46. The average rent for a Northumberland County Council property is £78.70 per week and on average those in receipt of UC are in arrears of £505.40 which equates to 6.4 weeks of rent payments. For those tenants not in receipt of UC the average arrears were £344.35, therefore those not on UC are performing better than those that are. There are 1,135 Alternative Payment Arrangements and 346 third party reductions in place for rent arrears.
47. In addition to UC, a further 5 tenants are affected by the Benefit Cap. The Council's Welfare Support Officers are working closely with these tenants and, where possible, are assisting them with budgeting and debt advice referring into other support services where necessary.
48. Officers continue to work pro-actively with all tenants in arrears. Home visits are recommencing where needed and work in partnership with other agencies such as Citizens Advice Northumberland. We continue to use as many different contact methods to try to support customers throughout the challenging pandemic.
49. Our Welfare support officers have worked hard to assist customers when facing financial hardship. During 2022-23 they were able to generate an extra £572,398.63 directly for customers through income maximisation, grants and extra benefit entitlement.

Other Housing Revenue Account Debt

50. In addition to the Housing debt above the following is a breakdown of other housing debt to the Housing Revenue Account, again with performance from 2021-22 for comparison:

Measure	Current Tenants		Former Tenants	
	31 March 2022	31 March 2023	31 March 2022	31 March 2023
Valley Care	£2,230	£2,179	£1,469	£238

Recent and current developments

51. Regular joint meetings are held with the Council's appointed Enforcement Agents and Citizens Advice Northumberland. Citizens Advice Northumberland continues to report that they have no major issues in relation to the work being carried out by the Enforcement Agents.
52. The Cabinet Office is working with local authorities to set up data sharing pilots with HMRC to share employment information for council tax collection. Data sharing would improve the efficiency and effectiveness of the council tax enforcement process, a greater number of Attachment of Earnings Orders will be issued to employers, and collection rates will improve. The Recovery Manager is leading a group comprising of Northumberland County Council and the five Tyne and Wear Councils.
53. Acknowledging the need to maximise rent collection, whilst reducing bad debt, work continues to review all outstanding accounts, profiling of debt and streamlining of enforcement and administrative processes.
54. The Income Service, whilst faced with challenges in supporting customers with the cost-of-living crisis to pay rent over the last 12 months has exceeded the current collection target.
55. There have been some changes to internal policies and procedures to enhance the delivery method of sustaining tenancies and collecting with care. The escalation policies have been reviewed and investment in IT infrastructure as well as training and support to staff to provide the best possible customer service which has proved successful in the results that have been achieved.

Implications

Policy	Debts are followed up in line with the agreed Council policies and as set out in the Council's Finance and Contract rules.
Finance and value for money	By improving the robustness of debt recovery, the Council will improve its cash flow, and reduce the risk of a need to write off outstanding amounts.
Legal	The provisions for Council Tax enforcement are contained in the Council Tax (Administration and Enforcement) Regulations 1992. The provisions for Non-Domestic Rates enforcement are contained in the Non-Domestic Rating (Collection and Enforcement)(Local Lists) Regulations 1989. Section 13(2) Local Government Act 2000 and The Local Authorities (Functions and Responsibilities) (England)

	Regulations 2000 confirm that the matters within this report are not functions reserved to Full Council.
Procurement	None
Human Resources	None
Property	None
Equalities (Impact Assessment attached) Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A <input type="checkbox"/>	All debt recovery policies and the procedures they use have been subject to an equality impact assessment.
Risk Assessment	Risks relating to the non-recovery of debt are picked up within the relevant area's service plan. In addition, the risk assessments carried out in relation to the budget process highlight such areas and identify the appropriate controls. Budget risk assessments are carried out on an annual basis.
Crime & Disorder	Section 17 of the Crime and Disorder Act 1998 has been considered, and no implications have been identified.
Customer Consideration	Applying a more holistic approach and methodology to debt collection will ensure that all debtors and taxpayers are treated in a consistent manner. Timely recovery of debts ensures a more effective use of public money.
Carbon reduction	None
Health and Wellbeing	None
Wards	All

Background papers:

Corporate Debt Recovery Policy

Report sign off.

Authors must ensure that officers and members have agreed the content of the report:

	Full Name of Officer
Monitoring Officer/Legal	Stephen Gerrard/Neil Masson
Executive Director - Transformation and Resources & S151 Officer	Jan Willis
Relevant Executive Director	Jan Willis
Chief Executive	Gill O'Neill, on behalf of, Helen Paterson
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