

**To: Finance and Resources Policy Board**

**On: 25 January 2017**

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**Report by: Director of Finance and Resources**

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**Heading: Housing Benefit Overpayments: Accounts for write off**

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**1. Summary**

- 1.1 In accordance with Financial Regulation 3.5.10 a report regarding the write-off for sums over £10,000 due must be submitted to the Finance and Resources Policy Board.
- 1.2 The debt recovery process involves extensive effort by the Council and its collection agents to locate the debtor and recover the debt. During this process a stage can be reached when it is recognised that the recovery of the sums is no longer viable and it is prudent to write-off the recovery of the outstanding liability.
- 1.3 The Council has already pursued each of the debts summarised on the attached Appendix through its follow up cycle and it is considered prudent to write-off the outstanding balance.
- 1.4 The approval for the write-off will enable the Council to prudently reflect within the financial accounts an accurate representation of the collectable debt. The Council continues to monitor the accounts and, where the circumstances of the debtor alter, will instigate further recovery action as appropriate. The level of write-off will be contained within the Council's bad debt provision.
- 1.5 An analysis of the debt proposed for write-off highlighting the reason why collection is deemed irrecoverable is shown in table 1 below:

**Table 1**

<b>Housing Benefit Overpayments</b>		
<b>REASON</b>	<b>NO. OF ACCOUNTS</b>	<b>VALUE</b>
Deceased – no estate	3	£60,223.82
Sequestered	2	£31,097.65
<b>Total</b>		<b>£91,321.47</b>

## **2. Recommendations**

2.1 The Board is asked to authorise the write-off of £91,321.47 as detailed above.

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### **Implications of the Report**

1. **Financial** – There has been adequate provision made for these bad debts.
2. **HR & Organisational Development** - None
3. **Community Planning** – None
4. **Legal** - None
5. **Property/Assets** – None
6. **Information Technology** – None
7. **Equality & Human Rights** – None
8. **Health & Safety** - None
9. **Procurement** – None
10. **Risk** - None
11. **Privacy Impact** - None

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# Finance and Resources Policy Board – Housing Benefit Overpayments for Write Off

## Appendix

<b>Liable Party</b>	<b>Period of Overpayment</b>	<b>Reason</b>	<b>Amount</b>
Person 1	23/03/2009 to 22/11/2015	Deceased – no estate	£26,331.67
Person 2	03/08/2009 to 17/08/2014	Sequestrated	£19,809.17
Person 3	28/10/2002 to 08/06/2014	Deceased – no estate	£22,135.01
Person 4	05/08/2013 to 30/08/2015	Sequestrated	£11,288.48
Person 5	05/01/2009 to 10/11/2013	Deceased – no estate	£11,757.14
<b>TOTAL</b>			<b>£91,321.47</b>