



AUDIT COMMITTEE REPORT

Report Title	Corporate debt – Progress and Age debt analysis
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AGENDA STATUS: PUBLIC

Audit Committee Meeting date:	26 th September 2011
Policy Document:	No
Directorate:	Finance and Support
Accountable Cabinet Member:	Councillor Alan Bottwood

1. Purpose

- 1.1 The chair of the audit committee has requested a report to be provided to each audit committee that shows analysis of debt and the age of outstanding debt across Northampton Borough Council (NBC)

2. Recommendations

- 2.1 That the audit committee note the analysis of debt, the corporate debt policy, fair debt principles, progress and practices/procedures detailed within this report.

3 Issues and Choices

3.0 Report Background

- 3.1 The corporate debt recovery team is responsible for the recovery of all overdue debt across the Council. Initially requests for payment should be requested from individual service areas, with the appropriate reminder notices issued to ensure income is collected as soon as possible. Where this has been completed and debts are still outstanding the debt is then passed to the Councils recovery team in order to seek payment of the

debt. The recovery team have responsibility for recovery of overdue debt as follows:

- Council Tax
- Business Rates (NNDR)
- Business improvement district levy (NNDR)
- Council Tenants but not current rent arrears
- Former Council Tenants
- Service Charges for leaseholders
- Re-chargeable repairs – current tenants
- Re-chargeable repairs – former tenants
- Housing benefit overpayments
- Sundry debts (i.e. Council services)

3.2 The debt recovery team liaise with all service Department to ensure that income collection and debt avoidance practices are incorporated across the Council. This ensures that the quality of debts passed to the section is improving and that the requirements of the Councils Debt recovery policy can be followed in a timely manner.

4.0 Issues

- 4.1 Procedural and technological issues within service areas have and continue to be addressed. These relate to historic bespoke systems and a plan is in place to replace or improve existing systems.
- 4.2 These system issues have all been identified for resolution as part of improvement plans and will enable full and correct application of the policy and in particular the timely processing of debts through recovery stages. At present processes can be manual, which delays the progress of the recovery team.
- 4.3 Excellent progress has been made in taking a single approach to debt recovery and the Revenues debt management team will continue to work across service areas to ensure we take a truly corporate approach to debt avoidance and recovery.

5 Progress

- 5.1 We are now coming to the end of a corporate debt improvement plan. This followed the transfer of all corporate debt to a single team in October 2009. Since its creation this team have completed and achieved a number of outcomes and these are detailed in the following paragraphs, alongside general progress on reducing debts owed to the Council.
- 5.2 Action to address debt was initially highlighted as a priority in 2009 / 2010. As a result the new corporate debt recovery team was set up to address historic issues in recovering overdue debt. As a result of setting

up this team an improvement action plan was developed. The initial plan aimed to:

- Minimise debt occurring in the first place, particularly through the timely assessment of benefits,
- Ensuring that services by the Council are paid up front where possible i.e. housing repairs, rental of meeting rooms etc.
- Ensuring the completion of housing benefit forms IRO temporary accommodation,
- Maximising benefit through prompt completion of benefit forms at tenancy sign-ups,
- Completion of processes and procedures between Departments and debt recovery team to ensure all debt referred / showing as overdue is accurate i.e. all appropriate reminders, efforts to ensure prompt payment, reconciliation of actual payments have been completed prior to referral / when picked up as overdue by the debt recovery team.

An initial measure of the team's performance was created to ensure we could measure progress in data cleansing and moving debt through the recovery process. This indicator measured active and inactive debt. Progress on this indicator is highlighted in the following paragraphs.

The principle of measuring active (also referred to as managed) and inactive (also referred to unmanaged or debt awaiting action) is to instil a set of behaviours and culture around debt management.

- All debt is allocated a recovery stage, which is relevant to the actions currently being taken on that debt.
- All recovery stages, will have clearly defined criteria dictating what action/parameters/process are the agreed behaviours for that stage
- These criteria are regularly reviewed.
- By their nature some recovery stages are unmanaged, i. e. "Returned from bailiffs", these cases have been returned from the bailiffs/enforcement agents as uncollectable, and a decision is required on what the next form of action is required. These cases will not be paid, without further action, hence the need to highlight these cases as part of the reporting mechanism.
- Performance can be measured, and audited, against these criteria, and anything that falls outside these criteria is referred to as unmanaged debt
- It is a fact that pro-actively managing debt generates more income.
- By identifying all unmanaged recovery stages and debt types, we are able to prioritise where our resources are utilised to maximise our income.
- It also assists in identifying "squeeze" points in the process and data to demonstrate poor, or inefficient, processes in the life of the debt as a whole.

After meeting our target on reducing the level of inactive debt, a new set of indicators were created for 2011/12 as follows:

- RB09 – Increased collections against Former Tenant Arrears and Overpaid Housing Benefits. For 2011/12 this is 9% above the amount collected last year, which is reported jointly for Corporate purposes, and individually for the service areas.
- HI21 (Housemark benchmark HMPI330) - Former tenant arrears outstanding as a percentage of the annual rent debit. For 2011/12 this is 2.25%.
- HI22 (Housemark benchmark HMPI320) - Rent written off as a percentage of the annual rent roll. For 2011/12 this is 1.23%.
- RB05 – For Council Tax only. Cash collected and benefit awarded against debit raised in current year. This is a good indicator for demonstrating our performance in meeting the budget requirements. For 2011/12 this is 97.6%.
- RB07 - % Debt Awaiting Action. For 2011/12, this has been reduced to 8%.
- RB08 – For Council Tax only. Cash collected against arrears. This is the amount of monies required to support the income predictions made in the collection fund. For 2011/12 this is £1,270,130.30

Now we have addressed our historical issues, we can focus on reducing debt by ensuring it is either collected or written off. Progress on this will be reported throughout 2011/12. Maximisation of collection across debts remains a priority to ensure we can maximise income used to pay for services.

5.3 As a result of the plan we have completed implementing the following:

- The formalisation of debt recovery processes (overdue debt) through the creation of a corporate debt policy,
- The formation of the Corporate Debt Resolution Group. A cross directorate group which meets monthly to identify trends in customer behaviour, work more closely on joint cases, identify changes to working practices to benefit NBC and Customers as a whole
- Data cleansing and action against old debt continues. An analysis of progress in debt reduction within the IRAS system is shown below: This is all debt from the issue of a level 2 letter, the recovery team's first involvement

	Mar-10	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Pre 07-08	613,897.53	442,858.22	439,022.83	429,953.88	410,412.12	402,588.64
07-08	225,881.06	147,882.14	138,813.67	130,170.64	122,659.47	117,916.33
08-09	344,995.10	138,217.29	128,594.37	125,990.75	116,849.60	103,752.30
09-10	551,858.76	132,219.96	128,187.76	120,690.45	110,793.71	85,096.95
10-11		548,489.32	709,499.47	537,726.36	325,464.31	248,902.34
Total	1,736,632.45	1,409,666.93	1,544,118.10	1,344,532.08	1,086,179.21	958,256.56

Between March 2009 and March 2010 aged debt within IRAS was reduced by £461,330. This outstanding debt has been reduced by a further £594,514 in the period April 2010 to the end of July 2011.

This has been achieved through existing recovery, write off and new arrangements being made. In 2009/10 officers were focused on reviewing and addressing debt for years 05/06 and 06/07, where the bulk of the debt existed. The years prior to this have also been reviewed and analysis indicates that the majority of this debt is in recovery, although the arrangements in place are for nominal payment arrangements either weekly and in some cases monthly.

- A new set of fair debt principles that promote debt avoidance and recovery of single indebtedness has been created.
- In July 2010 we completed the Councils corporate debt policy and fair debt principles. This included an exercise to provide a single view of debtor across the Council and completion of an equality impact assessment. Work in 2011 will focus on embedding fair debt principles to ensure we take a fair approach to debt collection.
- Work on a Single View of Debtor (SVOD) has been developed by the Council in order to facilitate a wide range of activities. These activities aim to save time, increase collection of debts and ensure the Council makes every effort to ensure we recover a fair amount against debtor's total indebtedness. The ability to address the single indebtedness of a citizen, alongside summarizing by groups and areas ensures that we can take a fair and equitable approach to collection.
- Liaison meetings are in place with key service areas to address issues with income collection. These meetings are aimed at working towards reducing debt becoming overdue in the first place and to ensure we collect income efficiently.
- Initial equalities screening of the corporate debt policy. This has included completion of a data merging exercise that looks at debts across the Councils system in a single view. This has enabled us to complete necessary data cleansing, alongside starting work on overlaying debtor information on geographical maps. These maps will then allow us to target areas for benefit take up / debt advice etc.
- We have compiled corporate debt matrix that monitors the % of debt not currently managed within the Council. This offers "at a glance" view of all debt across the Council, along with the current

status of debt. This has improved the way our portfolio holder and management board review our position on debt.

- The aim last year was to significantly reduce the amount of the amount of unmanaged debt and this is demonstrated in APPENDIX D(a) – Managed Debt Analysis 2010/11. By managed we mean either in recovery, with a collection agency, lodged with the court, waiting write off etc. The percentage of unmanaged debt was reduced for Former Tenant Arrears 43.60% to 7.41%, Housing Benefit Overpayments 13.15% to 6.64%, and Sundry Debtors 56.03% to 40.99%, at the end of March 2011.
- Former tenant arrears has seen a reduction in debt awaiting action of £743k (88%) and a reduction in arrears outstanding of £300k, compared with the previous year.
- Overpaid housing benefit has seen a reduction in debt awaiting action of £328k (54%), although this period has seen an increase in monies outstanding of £447k, which demonstrates how difficult it has been to recover this type of debt in the current economic climate.
- Sundry debt has seen a reduction in debt awaiting action of £325k (42%) and a reduction in arrears outstanding of £594k, compared with the previous year.
- APPENDIX D(b) – Managed Debt Analysis 2011/12 demonstrates that this is an embedded process. The increase in FTA and OPHB unmanaged debt is a result in a large number of cases being returned from our enforcement agents as uncollectable. These require court action to take place, as this is a labour intensive process, we have an action plan to undertake this work over the next few months, whilst still maintaining the day to day functions.
- A medium term plan to recruit an additional officer to focus on recovery in 2010 / 11 was agreed. This post increased collection in order to meet the cost of the additional post and realise an overall increase in collection across debts.
- In 2010 following the formation of a new Corporate Debt function in October 2009, the service has reduced the amount of inactive corporate debt from 23% in October 2009 to under 9% in April 2011. This represents over £2 million pounds of debt now being actively pursued.
- Resource within revenues and benefits was shifted to add a further full time post to focus on recovery. This post focused on housing benefit overpayments. Due to the huge increases in caseload throughout the recession this area has seen an

associated rise in overpayments occurring and therefore requires an additional resource.

- Proposed changes to the Councils write off instruction have now been completed. This aids a speedier process in writing off debts owed to the Council.
- Write-offs on all debt types are processed and managed within agreed timescales.

6. Choices (Options)

N/A

7. Implications (including financial implications)

7 Policy

7.1 A Corporate Debt Policy was agreed at the cabinet meeting in July 2010- **APPENDIX A**

7.2 Write off financial instruction has also been reviewed as part of process – **APPENDIX B**

Resources and Risk

In applying a priority to overdue debts across the Council, it will need to be recognised that realistic targets continue to be set for those debts attracting a lesser priority. It should be noted however that the highest priority debts are those that carry statutory enforcement through the courts i.e. rent arrears and Council Tax. Lesser priority debts carry a higher risk to the Council where enforced through the County Court. These are less likely to be recovered and carry a high cost in taking action. As a result the recovery you are likely to achieve can be less than the cost of taking further action. Consideration of debts therefore will always be taken prior to recommending action through the County Court.

Existing corporate debt team and managers within the revenues department will continue to work towards the effective management of debt within the Council. Service areas across the Council will be required to improve processes and procedures.

We are still reviewing the implications of welfare reform on the collection of debts across the Council. Reductions in benefits will start to have an impact in 2011/12 and then properly in 2012/13. It is estimated that for those affected, benefits administered by Northampton Borough Council will reduce by over £2million in 2012/13. Reductions in state benefits may also occur meaning household will have less money to allocate to debts they may owe to Northampton Borough Council.

8 Legal

N/A

9 Equality

An equality impact assessment, initial screening has been completed and a subsequent action plan will be created identifying areas to develop as part of ongoing assessments. The initial assessment can be found at **APPENDIX C**.

An equality screening was completed as part of the creation of the corporate debt policy. A full assessment will be completed in 2011 using data and the factors we will need to consider as we move into a period of large scale reform.

10 Consultees (Internal and External)

We will continue to work closely with the public and the voluntary sector in order to ensure that we take a fair approach to debt recovery.

11 Implications

N/A

12. Background Papers

N/A

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Appendix A – Corporate Debt Policy

NORTHAMPTON BOROUGH COUNCIL CORPORATE DEBT POLICY

30th June 2010

1 INTRODUCTION

- 1.1 The Council levies charges and rent for a variety of services and is responsible for the collection of local taxes. Whilst the majority of income due is paid on time, arrears of payment do arise for a variety of reasons. This policy sets out the principles that will be applied when recovering the unpaid rent or charges.
- 1.2 This policy has been created in order to formalise statutory requirements and best practice across the Council.
- 1.3 The Council outlines, which debts should be given priority for recovery.
- 1.4 As part of this policy an initial equality screening has been completed that looks across all areas of corporate debt recovery. This has been published on the Councils website and can be found, alongside other Equalities impact assessments relating to debt at www.northampton.gov.uk
- 1.5 Monitoring of the application of the policy will take place to ensure that any potential for disproportionate disadvantage is addressed. Modification of the policy will also be considered as part of monitoring of the policy.

2 AIMS

- 2.1 The aims of the corporate debt policy are to:
 - Facilitate a coordinated approach to managing multiple debts owed to the Council
 - Identify where appropriate support, which may be required, to those owing money to the Council and ensure their circumstances are taken into consideration
 - Apply best practice in relation to debt collection

3 SUPPORTING CORPORATE AIMS

- 3.1 The corporate debt policy and supporting principles support the delivery of the following corporate priority outcomes:
 - Improved homes, health and well-being
 - Reducing homelessness
 - Meeting housing needs
 - An efficient, well managed organisation that puts our customers at the heart of what we do
 - Improve our financial management

- A well-regarded organisation
 - Equitable services
 - Efficient and effective management of services
- Strong partnerships and engaged communities
 - Effective working with other public, voluntary and community sectors
 - Understanding our customers

4 SCOPE OF POLICY

4.1 This policy applies to the collection of:

- Council Tax
- Business Rates (NNDR)
- Business improvement district levy (NNDR)
- Council Tenant rents
- Former Council Tenant rents
- Rent for temporary and bed and breakfast accommodation
- Collection of rent bond payments
- Service Charges for leaseholders
- Re-chargeable repairs – current tenants
- Re-chargeable repairs – former tenants
- Housing benefit overpayments
- Sundry debts (i.e. Council services)

4.2 There are separate specific rules and legislation, which govern the enforcement and collection of these debts.

5 PRINCIPLES OF THE CORPORATE DEBT POLICY

5.1 The following principles will be followed when seeking to recover debt from customers:

- Effective arrangements will be in place for access, advice and support.
- Debt recovery action will include, where the need is identified, carrying out an assessment of the customer's ability to pay. This will be based on a version of the Common Financial Statement (A budgetary tool operated by the Money Advice Trust)
- Customers will be advised promptly about the existence of debt
- Recovery action, including the provision of advice will be initiated within statutory periods or as soon as practicable.
- All letters will be clear and will give details of where to obtain advice

- Where customers owe more than one debt to the council, consideration will be given to a hierarchy of debt in order to identify priority debts
- Departments will work together to assess how much a customer can afford to pay
- Enforcement action for recovery will be taken where payment of debts owed to the Council are not secured at an amount agreed between the Council and the debtor
- The needs of customers will be taken into account and particularly where it is identified that customers are vulnerable. It is recognised that vulnerable customers may be less able to manage their financial affairs and additional support may be required. Vulnerable customers identified will be sign-posted to appropriate support agencies. Debt recovery action will take account of the vulnerability, for example, personal visits may be increased, assistance in filling in forms or writing letters may be provided, and liaison will take place with support agencies

Some examples of vulnerability include:

- Young people leaving care or those who have left care and are under 25;
- The elderly;
- Customers with mental health needs affecting their ability to sustain independent living
- Customers with substance misuse, learning disability, or physical disability support needs;
- Victims of Hate Crime;
- Victims of serious anti social behaviour;
- Victims of domestic violence;
- Customers with sensory impairment support needs;
- Customers with serious ill health or HIV/AIDS
- Customers who have been homeless recently
- Each case of vulnerability will be considered based on its individual circumstances

6 ASSESSMENT OF ABILITY TO PAY

- 6.1 Debt recovery procedures will include carrying out an assessment of a customer's income and expenditure, identifying unclaimed benefits, providing advice and assistance with claiming benefits and tax credits and identifying priority and other debts.
- 6.2 Where customers are unable to clear the debt in one lump sum payment, arrangements will be made for payment by instalment. Provided the arrangement is kept to, no further recovery action will take place. Instalment arrangements will be realistic (taking into account income and necessary expenditure) and allow the customer to make reasonable payments to clear all priority debts. Customers with multiple debts will be sign-posted to more in depth advice.

7 HIERARCHY OF DEBT

- 7.1 Some customers will owe more than one debt to the Council, and may be on a low income or experiencing financial hardship. In such cases, it needs to be clear, which debts the Council considers a priority.
- 7.2 Priority will be given to debts where non-payment could lead to loss of the customer's home or imprisonment. These relate to rent arrears and Council Tax, which are most commonly enforced through the courts as per statutory requirements.
- 7.3 Where housing benefit is in payment, recovery will be implemented at a rate that allows reasonable re – payment of other debts.
- 7.4 Other debts owed to the Council will be considered to be of lower priority.

8 ENFORCEMENT

- 8.1 The aim of this policy is to recover debt without having to resort to enforcement action. However, enforcement, including court action, will be necessary where debts are not paid. The Council will use all legal means to recover debts, including:
 - Attachment of earnings orders
 - Deduction from benefits
 - Bailiffs and debt collection agencies
 - Possession proceedings
 - Bankruptcy
 - County court money judgements
 - Committal to prison proceedings
 - Charging Orders
- 8.2 Eviction, committal to prison and bankruptcy are actions of last resort.

APPENDIX B – Fair Debt Principles

Fair Debt Principles

The Council has put into place a corporate debt policy. This policy aims to:

- Facilitate a co-ordinated approach to managing multiple debts owed to the Council
- Identify where appropriate support may be required, to those owing money to the Council and ensure their circumstances are taken into consideration
- Apply best practice in relation to debt collection

The Council takes its financial responsibilities in maximising income very seriously and aims to continually improve its financial management. The Council however is equally serious about its social responsibilities in ensuring that fair debt principles will be considered as part of debt collection.

The Council's aims are shown below:

- A significant proportion of debtors are on low incomes or housing and council tax benefit. Debtors may owe more than one debt to the Council. As a result we will always try to consider their total indebtedness. We will work to:
 - Not add to the debt owed due to inability to pay through additional costs being applied,
 - Not cause arrears to occur elsewhere i.e. through unrealistic recovery rates applied to individual debts,
- Ensure that we facilitate a coordinated approach to sharing information in order to assist in managing multiple debts owed to the Council
- We will be clear and concise in managing debts by:
 - Providing assistance to avoid and minimise debts occurring, through implementation and review of preventative actions taken across the Council,
 - Ensure that appropriate support is given to those owing money to the Council,
 - Consider the circumstances of individuals particularly where it is identified that they are vulnerable,
 - Provide customers with information on where to get help and advice about benefits and debt problems. This will include information and advice from the Council and independent advice from the Citizens

Advice Bureau, Community Law Services, Northampton credit union and other independent advice organisations.

- By providing information on payment options,
- By encouraging self-help,
- We will assist in maximising customers income by:
 - Ensuring we take a proactive approach to advertising eligibility to benefits,
 - Provide information about claiming housing and council tax benefit within arrears letters.
 - Ensure all new Council tenants receive both a housing benefit entitlement check and a financial health check when signing up for their tenancy.
- Work with welfare agencies to ensure that a co-ordinated approach is made in making arrangements to pay a debt. In these cases we will set frameworks that enable arrangements to be made by employees of trusted partners that are implemented by the Council
- Take every opportunity to engage with debtors prior to them incurring additional costs
- Ensure we monitor closely the conduct of bailiff and collection agencies employed by the Council. In all cases of distress (removal of possessions), the following goods will be protected from enforcement:
 - Such tools, books, vehicles, and other items of equipment as are necessary to the debtor for use personally in his employment, business or vocation.
 - Such clothing, bedding, furniture, household equipment and provisions as are necessary for satisfying the basic domestic needs of the debtor and his family.
- The Councils housing solution team provide a money advice service. As part of this service we will consider debts owed to outside agencies alongside Council debts.
- The Councils housing solution team will also work with vulnerable customers who contact the Council, both in terms of those fleeing domestic abuse, young single homeless households, homeless families, people with complex multiple needs, alcohol and or drug addiction, a history of offending, learning difficulties, physical disabilities with mental health needs and advice relating to debt.
- Ensure that the Council's corporate debt policy supports the Council's future financial inclusion strategy.

APPENDIX C – Initial Equality Impact Assessment

Initial Screening- Corporate Debt Policy

Equality Impact Assessment – screening.

Name of Strategy/Policy:

Corporate Debt Policy

Date of Assessment: 19/04/2010

Is this a new or updated Policy? New

How is the Strategy/Policy finalised/adopted:

Cabinet/Board Delegated

Lead Officer conducting the assessment: Robin Bates

Job Title: Head of Revenues and Benefits

Service area: Revenues and Benefits

Contact details: 01604837119

Others involved in the assessment: Finance and Support and Housing.

Identify what the activity is trying to achieve – why is the Policy/activity¹ required

Creation of a policy to ensure that all monies due to the Council are collected efficiently, in accordance with legal requirements and using best practice.

Purpose of the Policy/activity.

Northampton Borough Council is continually working to address equality gaps wherever these may be found. The Council has come a long way and is very proud of the progress made but it recognises that it will need to continue to

¹ Policy/activity in this context includes policies, services, strategies, functions, projects, plans, restructures, major events, etc

work hard to maintain its achievements and progress through the Equality Framework. The Council also acknowledges that in these difficult times, difficult decisions will have to be made. The Council has the ambition that by 2013 it will be excellent in terms of public service. This includes priorities in the financial management of the Council.

Identify the main beneficiaries or people affected by the issue

The policy will affect all areas of the community that have overdue debts to the Council, including those liable due to arrears of:

Council Tax

Business Rates

Business improvement district levy

Council Tenants

Former Council Tenants

Temporary and bed and breakfast accommodation

Service Charges for leaseholders

Re-chargeable repairs – current tenants

Re-chargeable repairs – former tenants

Housing benefit overpayments

Sundry debts (i.e. Council services)

What information exists already?

Best practice available in relation to collection of debt and will be reviewed as part of creating the draft policy. Best practice associated with the collection of Housing Benefit overpayments (Key Lines of Enquiry from the Audit Commission) Best practice in the collection of rent arrears from the Audit Commission.

Has any consultation been undertaken on this or related issue?

Yes, although the policy incorporates statutory obligations, considerations of fair debt practices (not increasing the total indebtedness) requirement of court orders, established best practice based on research completed elsewhere on communities akin to Northampton. In particular the following have been consulted on the policy:

- NBC internal departments, in particular finance and housing services,
- The Citizens Advice Bureau,

- Community Law Services,
- Audit Committee.

Are any reports or other relevant documents available from our organisation or from partners or other sources?

NBC Equalities level 3 self-assessment

NBC Equalities level 3 peer review report

Equalities Journey framework

Examples of other Corporate Debt policies

Vulnerable tenants policies etc.

Which parts of the activity have the potential for adverse impact or to discriminate unlawfully?

The policy, procedure or working practice may have a differential impact on people's race, religion/belief, disability, gender, age, sexual orientation or caring responsibilities; which could be positive (it could benefit) or negative (it could disadvantage). The policy, procedure or working practice may also have a neutral impact (no consequences).

	Positive Impact (✓)	Negative Impact (✓)	Neutral Impact (✓)	Reason for Impact	Details of People Impacted (e.g. BME community, wheelchair users, females etc)	Evidence (this may include statistics or data already collected)	Can any positive/negative impact be justified? Is it lawful? (e.g. positive action)
Race	✓				Language Line	Vulnerability trigger	Preventative Action
Religion/Belief			✓				
Disability	✓				A clear route for vulnerable people to obtain help and advice	Vulnerability trigger	Preventative action
Gender			✓				
Age	✓				A clear route for vulnerable people to obtain help and advice	Vulnerability trigger	Preventative action

APPENDIX D(a) – Managed Debt Analysis 2010/11

	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
TOTAL ARREARS	21,148.5k	20,435.0k	19,288.2k	18,530.0k	17,911.3k	17,019.4k	16,862.9k	16,518.3k	15,435.1k	15,082.5k	14,844.7k	14,616.4k
Awaiting Action	2,342.3k	2,137.1k	2,476.6k	1,805.0k	1,610.3k	1,571.6k	1,444.0k	1,313.2k	1,254.1k	1,335.9k	1,291.0k	1,161.8k
Debt in Progress	18,806.2k	18,297.9k	16,811.6k	16,725.0k	16,301.0k	15,447.8k	15,418.9k	15,205.1k	14,181.0k	13,746.6k	13,553.7k	13,454.6k
% Inactive debt [PI]	11.08%	10.46%	12.84%	9.74%	8.99%	9.23%	8.56%	7.95%	8.13%	8.86%	8.70%	7.95%
CTAX	10,493.0k	10,104.6k	9,863.9k	9,090.8k	8,918.5k	8,654.8k	8,515.0k	8,285.3k	7,438.3k	7,135.0k	6,970.0k	6,806.5k
Inactive	715.8k	520.3k	429.7k	474.5k	266.1k	339.3k	368.6k	289.7k	383.5k	330.0k	401.5k	343.1k
In progress	9,777.2k	9,584.3k	9,434.2k	8,616.3k	8,652.4k	8,315.5k	8,146.4k	7,995.6k	7,054.8k	6,805.0k	6,568.5k	6,463.4k
Inactive debt	6.82%	5.15%	4.36%	5.22%	2.98%	3.92%	4.33%	3.50%	5.16%	4.63%	5.76%	5.04%
NNDR	3,296.4k	3,101.0k	2,553.2k	2,697.4k	2,237.5k	1,918.6k	1,610.6k	1,435.9k	1,242.0k	1,124.6k	1,055.9k	1,263.7k
Inactive	0	0	0	0	0	0	0	0	0	0	0	0
In progress	3,296.4k	3,101.0k	2,553.2k	2,697.4k	2,237.5k	1,918.6k	1,610.6k	1,435.9k	1,242.0k	1,124.6k	1,055.9k	1,263.7k
Inactive debt	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FTA	1,694.6k	1,715.1k	1,739.7k	1,772.4k	1,731.8k	1,531.3k	1,511.4k	1,498.8k	1,537.0k	1,523.2k	1,496.7k	1,396.0k
Inactive	3.0k	2.1k	758.5k	271.7k	202.9k	198.5k	215.5k	178.2k	103.8k	149.0k	88.8k	103.4k
In progress	1,691.6k	1,713.0k	981.2k	1,500.7k	1,528.9k	1,332.8k	1,295.9k	1,320.6k	1,433.2k	1,374.0k	1,407.9k	1,292.6k
Inactive debt	0.18%	0.13%	43.60%	15.33%	11.72%	12.97%	14.26%	11.89%	6.75%	9.79%	5.94%	7.41%
HBOP	3,615.5k	3,622.8k	3,650.0k	3,695.6k	3,610.7k	3,682.3k	3,761.5k	3,875.6k	3,948.6k	4,022.1k	4,077.1k	4,063.7k
Inactive	475.5k	498.2k	500.5k	415.3k	376.3k	418.1k	368.0k	391.3k	384.4k	345.0k	320.6k	270.0k
In progress	3,140.0k	3,124.6k	3,149.5k	3,280.3k	3,234.4k	3,264.2k	3,393.5k	3,484.3k	3,564.2k	3,677.1k	3,756.5k	3,793.7k
Inactive debt	13.15%	13.75%	13.71%	11.24%	10.42%	11.36%	9.78%	10.10%	9.74%	8.58%	7.86%	6.64%
SD	2,048.9k	1,891.4k	1,481.2k	1,273.8k	1,412.7k	1,232.1k	1,464.3k	1,422.5k	1,269.0k	1,277.4k	1,244.8k	1,086.3k
Inactive	1,148.0k	1,116.3k	787.9k	643.6k	764.9k	615.5k	491.9k	453.8k	382.4k	511.8k	480.0k	445.2k
In progress	900.9k	775.1k	693.3k	630.2k	647.8k	616.6k	972.4k	968.7k	886.6k	765.6k	764.8k	641.1k
Inactive debt	56.03%	59.02%	53.19%	50.52%	54.14%	49.96%	33.59%	31.90%	30.13%	40.06%	38.56%	40.99%

APPENDIX D(b) – Managed Debt Analysis 2011/12

	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
TOTAL ARREARS	19,131,164.26	18,858,181.21	17,853,179.21	18,300,059.15								
Awaiting Action	1,471,739.54	1,344,078.03	1,130,889.67	1,194,845.75								
Debt in Progress	17,659,424.72	17,514,102.79	16,722,289.15	17,105,213.40								
% Inactive debt [PI]	7.69%	7.13%	6.33%	6.53%								
CTAX	9,861,307.81	9,312,253.91	8,965,582.52	8,798,625.29								
Inactive	388,267	302,148	357,223	330,884								
In progress	9,473,041	9,010,106	8,608,360	8,467,742								
Inactive debt	3.94%	3.24%	3.98%	3.76%								
NNDR	2,523,997	2,419,223	1,949,323	2,031,969								
Inactive	0	0	0	0								
In progress	2,523,997	2,419,223	1,949,323	2,031,969								
Inactive debt	0.00%	0.00%	0.00%	0.00%								
FTA	1,414,084	1,390,874	1,422,396	1,400,314								
Inactive	121,473	112,976	157,715	191,959								
In progress	1,292,611	1,277,898	1,264,681	1,208,355								
Inactive debt	8.59%	8.12%	11.09%	13.71%								
HBOP	4,078,858	4,132,484	4,281,919	4,245,479								
Inactive	365,030	300,500	351,403	363,711								
In progress	3,713,828	3,831,984	3,930,515	3,881,768								
Inactive debt	8.95%	7.27%	8.21%	8.57%								
SD	1252917.31	1603345.85	1233958.23	1823672.56								
Inactive	596,969	628,454	264,548	308,293								
In progress	655,948	974,892	969,410	1,515,380								
Inactive debt	47.65%	39.20%	21.44%	16.91%								