Managed Debt Analysis 2011/12

	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	JAN	FEB	MAR
TOTAL												
ARREARS	19,131,164	18,858,181	17,853,179	18,300,059	17,543,736	16,546,113	15,932,430	15,980,705	15,045,254	14,377,143	12,775,573	13,716,504
Awaiting												
Action	1,471,740	1,344,078	1,130,890	1,194,846	1,095,421	1,003,148	1,021,854	559,935	691,782	689,849	385,556	607,440
Debt in												
Progress	17,659,424	17,514,103	16,722,289	17,105,213	16,448,315	15,542,965	14,910.576	15,421,860	14,353,472	13,687,294	12,390,013	13,109,064
% Inactive			/									
debt [PI]	7.69%	7.13%	6.33%	6.53%	6.24%	6.06%	6.41%	3.50%	4.60%	4.80%	3.02%	4.43%
СТАХ	9,861,308	9,312,254	8,965,583	8,798,626	8,317,736	7,900,988	7,674,697	7,507,756	7,276,413	6,803,605	6,510,454	6,219,947
Inactive	388,267	302,148	357,223	330,884	338,801	384,974	444,410	148,845	144,914	92,342	71,719	57,718
In												
progress	9,473,041	9,010,106	8,608,360	8,467,742	7,978,935	7,516,014	7,230,287	7,358,911	7,131,499	6,711,263	6,438,734	6,162,229
Inactive	2.0.49/	2.240/	2.000/	2 700/	4.070/	4.070/	E 700/	4.000/	4.00%	4.200/	4 4 0 9 /	0.029/
debt	3.94%	3.24%	3.98%	3.76%	4.07%	4.87%	5.79%	1.98%	1.99%	1.36%	1.10%	0.93%
NNDR	2,523,997	2,419,223	1,949,323	2,031,969	1,624,011	1,483,784	1,274,408	1,225,782	1,149,308	919,808	912,303	986,230
Inactive	0	0	0	0	0	0	0	0	0	0	0	0
In	2 5 2 2 0 0 7	0 440 000	1 040 222	2 024 060	1 604 014	4 400 70	1 074 400	1 005 700	1 1 1 0 200	010 000	010 202	096 000
progress	2,523,997	2,419,223	1,949,323	2,031,969	1,624,011	1,483,78	1,274,408	1,225,782	1,149,308	919,808	912,303	986,230
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%
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%
debt FTA	1,414,084	1,390,874	1,422,396	1,400,314	1,417,501	1,347,224	1,357,274	1,396,226	1,316,119	1,299,013	Not Avail	1,266,731
debt FTA Inactive												
debt FTA Inactive In	1,414,084 121,473	1,390,874 112,976	1,422,396 157,715	1,400,314 191,959	1,417,501 154,045	1,347,224 145,330	1,357,274 138,673	1,396,226 127,052	1,316,119 102,122	1,299,013 214,399	Not Avail Not Avail	1,266,731 173,231
debt FTA Inactive In progress	1,414,084	1,390,874	1,422,396	1,400,314	1,417,501	1,347,224	1,357,274	1,396,226	1,316,119	1,299,013	Not Avail	1,266,731
debt FTA Inactive In progress Inactive	1,414,084 121,473 1,292,611	1,390,874 112,976	1,422,396 157,715 1,264,681	1,400,314 191,959 1,208,355	1,417,501 154,045 1,263,456	1,347,224 145,330 1,201,894	1,357,274 138,673 1,218,601	1,396,226 127,052	1,316,119 102,122 1,213,996	1,299,013 214,399	Not Avail Not Avail Not Avail	1,266,731 173,231 1,093,501
debt FTA Inactive In progress	1,414,084 121,473 1,292,611 8.59%	1,390,874 112,976 1,277,898 8.12%	1,422,396 157,715 1,264,681 11.09%	1,400,314 191,959 1,208,355 13.71%	1,417,501 154,045 1,263,456 10.87%	1,347,224 145,330 1,201,894 10.79%	1,357,274 138,673 1,218,601 10.22%	1,396,226 127,052 1,269,173 9.10%	1,316,119 102,122 1,213,996 7.76%	1,299,013 214,399 1,084,613 16.50%	Not Avail Not Avail Not Avail Not Avail	1,266,731 173,231 1,093,501 13.68%
debt FTA Inactive In progress Inactive debt	1,414,084 121,473 1,292,611 8.59% 4,078,858	1,390,874 112,976 1,277,898	1,422,396 157,715 1,264,681	1,400,314 191,959 1,208,355 13.71% 4,245,479	1,417,501 154,045 1,263,456 10.87% 4,283,298	1,347,224 145,330 1,201,894 10.79% 4,323,498	1,357,274 138,673 1,218,601	1,396,226 127,052 1,269,173	1,316,119 102,122 1,213,996	1,299,013 214,399 1,084,613 16.50% 4,268,678	Not Avail Not Avail Not Avail Not Avail 4,266,777	1,266,731 173,231 1,093,501 13.68% 4,157,557
debt FTA Inactive In progress Inactive debt HBOP	1,414,084 121,473 1,292,611 8.59%	1,390,874 112,976 1,277,898 8.12% 4,132,484	1,422,396 157,715 1,264,681 11.09% 4,281,919	1,400,314 191,959 1,208,355 13.71%	1,417,501 154,045 1,263,456 10.87%	1,347,224 145,330 1,201,894 10.79%	1,357,274 138,673 1,218,601 10.22% 4,275,001	1,396,226 127,052 1,269,173 9.10% 4,282,775	1,316,119 102,122 1,213,996 7.76% 4,217,375	1,299,013 214,399 1,084,613 16.50%	Not Avail Not Avail Not Avail Not Avail	1,266,731 173,231 1,093,501 13.68%
debt FTA Inactive In progress Inactive debt HBOP Inactive	1,414,084 121,473 1,292,611 8.59% 4,078,858	1,390,874 112,976 1,277,898 8.12% 4,132,484	1,422,396 157,715 1,264,681 11.09% 4,281,919	1,400,314 191,959 1,208,355 13.71% 4,245,479	1,417,501 154,045 1,263,456 10.87% 4,283,298	1,347,224 145,330 1,201,894 10.79% 4,323,498	1,357,274 138,673 1,218,601 10.22% 4,275,001	1,396,226 127,052 1,269,173 9.10% 4,282,775	1,316,119 102,122 1,213,996 7.76% 4,217,375	1,299,013 214,399 1,084,613 16.50% 4,268,678	Not Avail Not Avail Not Avail Not Avail 4,266,777	1,266,731 173,231 1,093,501 13.68% 4,157,557
debt FTA Inactive In progress Inactive debt HBOP Inactive In	1,414,084 121,473 1,292,611 8.59% 4,078,858 365,030 3,713,828	1,390,874 112,976 1,277,898 8.12% 4,132,484 300,500 3,831,984	1,422,396 157,715 1,264,681 11.09% 4,281,919 351,403 3,930,515	1,400,314 191,959 1,208,355 13.71% 4,245,479 363,711 3,881,768	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252 3,964,046	1,347,224 145,330 1,201,894 10.79% 4,323,498 361,588 3,961,910	1,357,274 138,673 1,218,601 10.22% 4,275,001 192,674 4,082,328	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 4,098,481	1,316,119 102,122 1,213,996 7.76% 4,217,375 371,672 3,845,703	1,299,013 214,399 1,084,613 16.50% 4,268,678 310,033 3,958,645	Not Avail        Not Avail        Not Avail        Not Avail        4,266,777        240,767        4,026,010	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417 3,854,140
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt	1,414,084 121,473 1,292,611 8.59% 4,078,858 365,030	1,390,874 112,976 1,277,898 8.12% 4,132,484 300,500	1,422,396 157,715 1,264,681 11.09% 4,281,919 351,403	1,400,314 191,959 1,208,355 13.71% 4,245,479 363,711	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252 3,964,046 7.45%	1,347,224 145,330 1,201,894 10.79% 4,323,498 361,588	1,357,274 138,673 1,218,601 10.22% 4,275,001 192,674	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294	1,316,119 102,122 1,213,996 7.76% 4,217,375 371,672	1,299,013 214,399 1,084,613 16.50% 4,268,678 310,033 3,958,645 7.26%	Not Avail Not Avail Not Avail 4,266,777 240,767 4,026,010 5.64%	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive	1,414,084 121,473 1,292,611 8.59% 4,078,858 365,030 3,713,828	1,390,874 112,976 1,277,898 8.12% 4,132,484 300,500 3,831,984	1,422,396 157,715 1,264,681 11.09% 4,281,919 351,403 3,930,515 8.21% 1,233,958	1,400,314 191,959 1,208,355 13.71% 4,245,479 363,711 3,881,768	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252 3,964,046	1,347,224 145,330 1,201,894 10.79% 4,323,498 361,588 3,961,910	1,357,274 138,673 1,218,601 10.22% 4,275,001 192,674 4,082,328	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 4,098,481 4,098,481 4,30% 1,569,256	1,316,119 102,122 1,213,996 7.76% 4,217,375 371,672 3,845,703 8.81% 1,086,039	1,299,013 214,399 1,084,613 16.50% 4,268,678 310,033 3,958,645 7.26% 1,086,039	Not Avail        Not Avail        Not Avail        Not Avail        4,266,777        240,767        4,026,010	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417 3,854,140 7.30% 1,086,039
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive	1,414,084 121,473 1,292,611 8.59% 4,078,858 365,030 3,713,828 8.95%	1,390,874 112,976 1,277,898 8.12% 4,132,484 300,500 3,831,984 7.27%	1,422,396 157,715 1,264,681 11.09% 4,281,919 351,403 3,930,515 8.21%	1,400,314 191,959 1,208,355 13.71% 4,245,479 363,711 3,881,768 8.57%	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252 3,964,046 7.45%	1,347,224 145,330 1,201,894 10.79% 4,323,498 361,588 3,961,910 8.36%	1,357,274 138,673 1,218,601 10.22% 4,275,001 192,674 4,082,328 4.51%	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 4,098,481 4,098,481	1,316,119 102,122 1,213,996 7.76% 4,217,375 371,672 3,845,703 8.81%	1,299,013 214,399 1,084,613 16.50% 4,268,678 310,033 3,958,645 7.26%	Not Avail Not Avail Not Avail 4,266,777 240,767 4,026,010 5.64%	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417 3,854,140 7.30%
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive In	1,414,084 121,473 1,292,611 8.59% 4,078,858 365,030 3,713,828 8.95% 1,252,917 596,969	1,390,874 112,976 1,277,898 8.12% 4,132,484 300,500 3,831,984 7.27% 1,603,346 628,454	1,422,396 157,715 1,264,681 11.09% 4,281,919 351,403 3,930,515 8.21% 1,233,958 264,548	1,400,314 191,959 1,208,355 13.71% 4,245,479 363,711 3,881,768 8.57% 1,823,673 308,293	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252 3,964,046 7.45% 1,901,189 283,323	1,347,224 145,330 1,201,894 10.79% 4,323,498 361,588 3,961,910 8.36% 1,490,617 111,255	1,357,274 138,673 1,218,601 10.22% 4,275,001 192,674 4,082,328 4,082,328 4.51% 1,351,049 246,097	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 4,098,481 4,098,481 4,30% 1,569,256 99,744	1,316,119 102,122 1,213,996 7.76% 4,217,375 371,672 3,845,703 8.81% 1,086,039 73,074	1,299,013 214,399 1,084,613 16.50% 4,268,678 310,033 3,958,645 7.26% 1,086,039 73,074	Not Avail Not Avail Not Avail 4,266,777 240,767 4,026,010 5.64% 1,086,039 73,074	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417 3,854,140 7.30% 1,086,039 73,074
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive In progress	1,414,084 121,473 1,292,611 8.59% 4,078,858 365,030 3,713,828 8.95% 1,252,917	1,390,874 112,976 1,277,898 8.12% 4,132,484 300,500 3,831,984 7.27% 1,603,346	1,422,396 157,715 1,264,681 11.09% 4,281,919 351,403 3,930,515 8.21% 1,233,958	1,400,314 191,959 1,208,355 13.71% 4,245,479 363,711 3,881,768 8.57% 1,823,673	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252 3,964,046 7.45% 1,901,189	1,347,224 145,330 1,201,894 10.79% 4,323,498 361,588 3,961,910 8.36% 1,490,617	1,357,274 138,673 1,218,601 10.22% 4,275,001 192,674 4,082,328 4,082,328 4.51% 1,351,049	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 4,098,481 4,098,481 4,30% 1,569,256	1,316,119 102,122 1,213,996 7.76% 4,217,375 371,672 3,845,703 8.81% 1,086,039	1,299,013 214,399 1,084,613 16.50% 4,268,678 310,033 3,958,645 7.26% 1,086,039	Not Avail        Not Avail        Not Avail        Not Avail        4,266,777        240,767        4,026,010        5.64%        1,086,039	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417 3,854,140 7.30% 1,086,039
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive In	1,414,084 121,473 1,292,611 8.59% 4,078,858 365,030 3,713,828 8.95% 1,252,917 596,969	1,390,874 112,976 1,277,898 8.12% 4,132,484 300,500 3,831,984 7.27% 1,603,346 628,454	1,422,396 157,715 1,264,681 11.09% 4,281,919 351,403 3,930,515 8.21% 1,233,958 264,548	1,400,314 191,959 1,208,355 13.71% 4,245,479 363,711 3,881,768 8.57% 1,823,673 308,293	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252 3,964,046 7.45% 1,901,189 283,323	1,347,224 145,330 1,201,894 10.79% 4,323,498 361,588 3,961,910 8.36% 1,490,617 111,255	1,357,274 138,673 1,218,601 10.22% 4,275,001 192,674 4,082,328 4,082,328 4.51% 1,351,049 246,097	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 4,098,481 4,098,481 4,30% 1,569,256 99,744	1,316,119 102,122 1,213,996 7.76% 4,217,375 371,672 3,845,703 8.81% 1,086,039 73,074	1,299,013 214,399 1,084,613 16.50% 4,268,678 310,033 3,958,645 7.26% 1,086,039 73,074	Not Avail Not Avail Not Avail 4,266,777 240,767 4,026,010 5.64% 1,086,039 73,074	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417 3,854,140 7.30% 1,086,039 73,074

Overall debt levels as at 31<sup>st</sup> March 2012

Unmanaged debt is £554.4k (3.52%) less than at the end of March 2011. The overall outstanding arrears are £899.9k less than at the same point last year.

- <u>Council Tax as at 31<sup>st</sup> March 2012</u>
  Unmanaged debt is £285.4 less than the same time last year. The overall outstanding arrears are £586.6k less than at the same point last year.
- <u>Business Rates as at 31<sup>st</sup> March 2012</u>
  Unmanaged debt remains unchanged. The overall outstanding arrears are £277.5k less than at the same point last year.
- Former Tenant Arrears as at 31<sup>st</sup> March 2012

Unmanaged debt is £69.8k more than the same time last year, primarily this is due to the increase in cases requiring court action, over one month old. The overall outstanding arrears are £129.3k less than at the same point last year.

Housing Benefit Overpayments Payments as at 31<sup>st</sup> March 2012

Unmanaged debt is £33.4k more than the same time last year, primarily this is due to the increase in cases requiring court action, over one month old. The overall outstanding arrears are £83.9k more than at the same point last year. Whilst income collection is above target, these cases remain very difficult to collect and the increase in our rent allowance caseload of 50% has impacted on the debt levels in this area. Benchmarking with similar sized Councils reflects the trend at Northampton.

## Sundry Debts as at 31<sup>st</sup> March 2012

Unmanaged debt is £372.1k less than the same time last year. The overall outstanding arrears are £0.3k less than at the same point last year.

Priority Debts March 2012

As a result of priority debt as defined by the Corporate Debt Policy we now have £342.4k on hold awaiting clearance of priority debts. This is broadly broken down as FTA £148.4, IRAS £81k and OPHB £113.0. As more cases reach consideration for court action this category of debt pending other priority debt will increase.