# APPENDIX 6

Managed Debt Analysis - Rolling Year 2011/12 into 2012/13

		osp.			<b>DE</b> 4	1411			455			
	AUG	SEP	ОСТ	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
TOTAL												
ARREARS	17,543,736	16,546,113	15,932,430	15,980,705	15,045,254	14,377,143	12,775,573	13,716,504	15,431,526	21,064,859	20,686,484	20,276,500
Awaiting												
Action	1,095,421	1,003,148	1,021,854	559,935	691,782	689,849	385,556	607,440	603,464	913,190	882,816	615,566
Debt in												
Progress	16,448,315	15,542,965	14,910.576	15,421,860	14,353,472	13,687,294	12,390,013	13,109,064	14,828,062	20,151,669	19,803,668	19,660,934
% Inactive												
debt [PI]	6.24%	6.06%	6.41%	3.50%	4.60%	4.80%	3.02%	4.43%	3.91%	4.34%	4.27%	3.04%
CTAX	8,317,736	7,900,988	7,674,697	7,507,756	7,276,413	6,803,605	6,510,454	6,219,947	7,698,098	7,913,392	7,590,716	7,290,809
Inactive	338,801	384,974	444,410	148,845	144,914	92,342	71,719	57,718	136,260	142,488	118,927	103,463
In												
progress	7,978,935	7,516,014	7,230,287	7,358,911	7,131,499	6,711,263	6,438,734	6,162,229	7,561,838	7,770,904	7,471,789	7,187,346
Inactive												
debt	4.07%	4.87%	5.79%	1.98%	1.99%	1.36%	1.10%	0.93%	1.77%	1.80%	1.57%	1.42%
NNDR	1,624,011	1,483,784	1,274,408	1,225,782	1,149,308	919,808	912,303	986,230	2,514,144	1,896,873	1,709,394	1,618,141
Inactive	0	0	0	0	0	0	0	0	0	0	0	0
In												
progress	1,624,011	1,483,78	1,274,408	1,225,782	1,149,308	919,808	912,303	986,230	2,514,144	1,896,873	1,709,394	1,618,141
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	1,417,501	1,347,224	1,357,274	1,396,226	1,316,119	1,299,013	Not Avail	1,266,731	1,176,332	1,148,887	1,112,712	1,093,926
FTA Inactive												
FTA Inactive In	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	1,176,332 113,802	1,148,887 125,612	1,112,712 131,638	1,093,926 24,447
FTA Inactive In progress	1,417,501	1,347,224	1,357,274	1,396,226	1,316,119	1,299,013	Not Avail	1,266,731	1,176,332	1,148,887	1,112,712	1,093,926
FTA Inactive In progress Inactive	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	1,176,332 113,802	1,148,887 125,612	1,112,712 131,638	1,093,926 24,447
FTA Inactive In progress Inactive debt	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	1,266,731 173,231 1,093,501 13.68%	1,176,332 113,802 1,062,530 9.67%	1,148,887 125,612 1,023,275 10.93%	1,112,712 131,638 981,074 11.83%	1,093,926 24,447 1,039,476 2.23%
FTA Inactive In progress Inactive debt HBOP	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	1,176,332 113,802 1,062,530 9.67% 4,042,951	1,148,887 125,612 1,023,275 10.93% 4,037,218	1,112,712 131,638 981,074 11.83% 4,062,784	1,093,926 24,447 1,039,476 2.23% 4,042,524
FTA Inactive In progress Inactive debt HBOP Inactive	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	1,266,731 173,231 1,093,501 13.68%	1,176,332 113,802 1,062,530 9.67%	1,148,887 125,612 1,023,275 10.93%	1,112,712 131,638 981,074 11.83%	1,093,926 24,447 1,039,476 2.23%
FTA Inactive In progress Inactive debt HBOP Inactive In	1,417,501 154,045 1,263,456 10.87% 4,283,298 319,252	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	Not Avail Not Avail Not Avail Not Avail 4,266,777 240,767	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417	1,176,332 113,802 1,062,530 9.67% 4,042,951 353,402	1,148,887 125,612 1,023,275 10.93% 4,037,218 329,457	1,112,712 131,638 981,074 11.83% 4,062,784 380,956	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694
FTA Inactive In progress Inactive debt HBOP Inactive In progress	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	1,176,332 113,802 1,062,530 9.67% 4,042,951	1,148,887 125,612 1,023,275 10.93% 4,037,218	1,112,712 131,638 981,074 11.83% 4,062,784	1,093,926 24,447 1,039,476 2.23% 4,042,524
FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive	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	Not Avail Not Avail Not Avail Not Avail 4,266,777 240,767	1,266,731 173,231 1,093,501 13.68% 4,157,557 303,417	1,176,332 113,802 1,062,530 9.67% 4,042,951 353,402 3,689,549	1,148,887 125,612 1,023,275 10.93% 4,037,218 329,457 3,707,761	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830
FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt	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 4.30%	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 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%	1,176,332 113,802 1,062,530 9.67% 4,042,951 353,402 3,689,549 8.74%	1,148,887 125,612 1,023,275 10.93% 4,037,218 329,457 3,707,761 8.16%	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38%	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41%
FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD	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 4.51% 1,351,049	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 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	1,176,332 113,802 1,062,530 9.67% 4,042,951 353,402 3,689,549 8.74% Not Avail	1,148,887 125,612 1,023,275 10.93% 4,037,218 329,457 3,707,761 8.16% 6,068,489	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38% 6,210,878	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41% 6,231,098
FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive	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 4.30%	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 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%	1,176,332 113,802 1,062,530 9.67% 4,042,951 353,402 3,689,549 8.74%	1,148,887 125,612 1,023,275 10.93% 4,037,218 329,457 3,707,761 8.16%	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38%	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41%
FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive	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 4.51% 1,351,049 246,097	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 4,098,481 4.30% 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 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	1,176,332 113,802 1,062,530 9.67% 4,042,951 353,402 3,689,549 8.74% Not Avail	1,148,887 125,612 1,023,275 10.93% 4,037,218 329,457 3,707,761 8.16% 6,068,489 315,632	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38% 6,210,878 251,296	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41% 6,231,098 66,962
FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive	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 4.51% 1,351,049	1,396,226 127,052 1,269,173 9.10% 4,282,775 184,294 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	1,176,332 113,802 1,062,530 9.67% 4,042,951 353,402 3,689,549 8.74% Not Avail	1,148,887 125,612 1,023,275 10.93% 4,037,218 329,457 3,707,761 8.16% 6,068,489	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38% 6,210,878	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41% 6,231,098

All figures given below, are the movement in the last eleven months.

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

Unmanaged debt is £479.9k less and the overall outstanding arrears are a £2.732.7m increase, however these figures now include the whole outstanding balance on the Agresso system (Sundry Debt), not just the cases that are in recovery. In real terms this is a £505.7k decrease in the value of cases in recovery.

## Council Tax as at 31<sup>st</sup> July 2012

Unmanaged debt is £235k less and the overall outstanding arrears are £1,206.9k less.

## Business Rates as at 31<sup>st</sup> July 2012

Unmanaged debt remains unchanged. The overall outstanding arrears are £5.9k less.

## Former Tenant Arrears as at 31<sup>st</sup> July 2012

Unmanaged debt is £129.6k less and the overall outstanding arrears are £323.6 less.

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

Unmanaged debt is £101.4k more, primarily due to the increase in cases requiring court action, over one month old and cases awaiting review following return by the debt collection agents. The overall outstanding arrears are £240.8k less.

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

Unmanaged debt is £216k less, although the overall outstanding balance is £4,329.9k more. See above notes.

#### Priority Debts 31<sup>st</sup> July 2012

As a result of priority debt as defined by the Corporate Debt Policy we now have debt on hold awaiting clearance of priority debts. This is broadly broken down as FTA £105k as at 31<sup>st</sup> July, Sundry debt £24k and OPHB £127k. As more cases reach consideration for court action this category of debt pending other priority debt will increase.