APPENDIX 6

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

I		Nov		1.4.5.1	FED	1445	4.00	B4 437			4110	050
	ОСТ	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
TOTAL												
ARREARS	15,932,430	15,980,705	15,045,254	14,377,143	12,775,573	13,716,504	15,431,526	21,064,859	15,723,326	15,440,899	14,869,066	14,542,390
Awaiting												
Action	1,021,854	559,935	691,782	689,849	385,556	607,440	603,464	913,190	1,603,144	1,067,490	1,198,759	1,319,232
Debt in												
Progress	14,910.576	15,421,860	14,353,472	13,687,294	12,390,013	13,109,064	14,828,062	20,151,669	14,120,092	14,343,406	13,670,307	13,223,158
% Inactive												
debt [PI]	6.41%	3.50%	4.60%	4.80%	3.02%	4.43%	3.91%	4.34%	10.20%	6.91%	8.06%	9.07%
CTAX	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	6,995,888	6,748,462
Inactive	444,410	148,845	144,914	92,342	71,719	57,718	136,260	142,488	118,927	103,463	155,201	190,988
In												
progress	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	6,840,687	6,557,474
Inactive												
debt	5.79%	1.98%	1.99%	1.36%	1.10%	0.93%	1.77%	1.80%	1.57%	1.42%	2.22%	2.83%
NNDR	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	1,455,859	1,454,169
Inactive	0	0	0	0	0	0	0	0	0	0	0	0
In												
progress	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	1,455,859	1,454,169
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%
	0.00% 1,357,274	0.00% 1,396,226	0.00% 1,316,119	0.00% 1,299,013		0.00% 1,266,731		0.00% 1,148,887		0.00% 1,093,926		
debt		1,396,226	1,316,119	1,299,013	0.00% Not Avail Not Avail	1,266,731	0.00% 1,176,332 113,802		0.00% 1,112,712 131,638	1,093,926	1,098,773	1,101,424
debt FTA Inactive	1,357,274				Not Avail		1,176,332	1,148,887	1,112,712			
debt FTA Inactive In	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	1,098,773 88,542	1,101,424 87,568
debt FTA Inactive In progress	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	1,098,773	1,101,424
debt FTA Inactive In	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	1,098,773 88,542	1,101,424 87,568
debt FTA Inactive In progress Inactive debt	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	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	1,098,773 88,542 1,010,231 8.06%	1,101,424 87,568 1,013,856 7.95%
debt FTA Inactive In progress Inactive debt HBOP	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 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	1,098,773 88,542 1,010,231 8.06% 4,139,805	1,101,424 87,568 1,013,856 7.95% 4,090,115
FTA Inactive In progress Inactive debt HBOP Inactive	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%	1,098,773 88,542 1,010,231 8.06%	1,101,424 87,568 1,013,856 7.95%
debt FTA Inactive In progress Inactive debt HBOP Inactive In	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 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	1,098,773 88,542 1,010,231 8.06% 4,139,805 432,663	1,101,424 87,568 1,013,856 7.95% 4,090,115 409,456
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress	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 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	1,098,773 88,542 1,010,231 8.06% 4,139,805	1,101,424 87,568 1,013,856 7.95% 4,090,115
debt FTA Inactive In progress Inactive debt HBOP Inactive In	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 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	1,098,773 88,542 1,010,231 8.06% 4,139,805 432,663	1,101,424 87,568 1,013,856 7.95% 4,090,115 409,456
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt	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%	1,098,773 88,542 1,010,231 8.06% 4,139,805 432,663 3,707,142 10.45%	1,101,424 87,568 1,013,856 7.95% 4,090,115 409,456 3,680,659
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD	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% Not Avail	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38% 1,247,630	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41% 1,395,500	1,098,773 88,542 1,010,231 8.06% 4,139,805 432,663 3,707,142 10.45% 1,178,741	1,101,424 87,568 1,013,856 7.95% 4,090,115 409,456 3,680,659 10.01% 1,148,220
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive SD Inactive	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%	1,098,773 88,542 1,010,231 8.06% 4,139,805 432,663 3,707,142 10.45%	1,101,424 87,568 1,013,856 7.95% 4,090,115 409,456 3,680,659
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive	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% Not Avail Not Avail	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38% 1,247,630 971,623	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41% 1,395,500 518,886	1,098,773 88,542 1,010,231 8.06% 4,139,805 432,663 3,707,142 10.45% 1,178,741 522,353	1,101,424 87,568 1,013,856 7.95% 4,090,115 409,456 3,680,659 10.01% 1,148,220 631,220
debt FTA Inactive In progress Inactive debt HBOP Inactive In progress Inactive debt SD Inactive	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% Not Avail	1,112,712 131,638 981,074 11.83% 4,062,784 380,956 3,681,828 9.38% 1,247,630	1,093,926 24,447 1,039,476 2.23% 4,042,524 420,694 3,621,830 10.41% 1,395,500	1,098,773 88,542 1,010,231 8.06% 4,139,805 432,663 3,707,142 10.45% 1,178,741	1,101,424 87,568 1,013,856 7.95% 4,090,115 409,456 3,680,659 10.01% 1,148,220

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

Overall debt levels as at 30th September 2012

Unmanaged debt is £297.4k more, primarily due to the issues with the Agresso complaint codes, however the outstanding arrears continue to reduce, as they are £1,390k less.

Council Tax as at 30th September 2012

Unmanaged debt is £235.4k less and the overall outstanding arrears are £926.2k less.

Business Rates as at 30th September 2012

Unmanaged debt remains unchanged. The overall outstanding arrears are £179.8k more, This is primarily due to companies struggling to pay and the Council are actively pursuing the recovery.

• Former Tenant Arrears as at 30th September 2012

Unmanaged debt is £51.1k less and the overall outstanding arrears are £255.9 less.

Housing Benefit Overpayments Payments as at 30th September 2012

Unmanaged debt is £216.8k more, this due to an increase of £100k of appeals and an increase in pended overpayments. The overall outstanding arrears are £184.9k less.

Sundry Debts as at 30th September 2012

Unmanaged debt is £385.1k more, although this is overstated as the new complaint codes, introduced as part of the Agresso implementation, have not been updated on all accounts. The individual service areas are currently working on this and the value will drop in the next audit report. The overall outstanding balance is £202.8k less.

Priority Debts 30th September 2012 (Current figures are be collated)

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 £122k, Sundry debt £20k and OPHB £134k, as at 30th September. As more cases reach consideration for court action this category of debt pending other priority debt will increase.