
REPORT TO:	Cabinet Member for Resources, Enterprise and Economic Development
DATE:	3 March 2021
SERVICE AREA:	Housing and Property
REPORTING OFFICER:	Neighbourhood Services Manager <i>Noel Duke</i>
SUBJECT:	FORMER HOUSING TENANT DEBTS TO BE WRITTEN-OFF IN 2020/21
WARD/S AFFECTED:	ALL DISTRICT
FORWARD PLAN REF:	Key Decision No. or N/A

1.0 PURPOSE OF REPORT

- 1.1 To note the decision to write off former tenant housing debts amounting to £15,891.95 where the individual debts are less than £500.

Of this total £15,759.27 relates to former tenant arrears for secure tenants (Appendix A) and £132.68 to former tenant arrears for temporary accommodation (Appendix C).

- 1.2 To approve the writing-off of former tenant housing debts amounting to £16,385.09 where the individual debts are more than £500.

This total relates to former tenant arrears of £16,385.09 for secure tenants (Appendix B) and nil former tenant arrears for temporary accommodation.

- 1.3 The total proposed write off for 2020/21 is £32,277.04

A total of £41,327.70 was written off in 2019/20

2.0 RECOMMENDATION/S

- 2.1 That the decision to write off former tenant housing debts (individual debts less than £500) amounting to £15,891.95 in 2020/21 be noted.

- 2.2 That former tenant housing debts (individual debts over £500), totalling £16,385.09, be approved for writing-off in 2020/21.

3.0 RECOMMENDED REASON/S FOR DECISION/S

- 3.1 The debt summarised in Appendices A, B, and C to the report is considered irrecoverable, and Cabinet Member for Resources, Enterprise and Economic Development approval is required for writing-off individual debts over £500, in accordance with the Council's Standing Orders & Financial Regulations.

4.0 ALTERNATIVE OPTION/S CONSIDERED AND RECOMMENDED FOR REJECTION *(Must be used for reports to Cabinet & Cabinet Members)*

- 4.1 To approve only part or none of the recommended list of debt to be written off. This is not being recommended because the submitted lists, summarised in Appendices A, B, and C of the report, is considered irrecoverable after investigation, for the reasons indicated.

In addition, any debts written off can be reinstated at a future date if circumstances change, e.g. a former tenant moves back into the area and submits a housing application.

5.0 DEBTS TO BE WRITTEN-OFF

- 5.1 Appendix A summarises debts under £500 already written-off, under the scheme of delegation, for former secure tenants, which are being reported for information. There are 133 debts, totalling £15,759.27. The average debt is £118.49 and the majority of the debt has been written off following the death of the tenant.

- 5.2 Appendix B gives details of the debts over £500 relating to former secure tenants for which Cabinet Member for Resources, Enterprise and Economic Development approval is required before write-off. There are 16 debts, totalling £16,385.09. The majority of these debts are for former tenants who were evicted or abandoned their homes and remain untraceable.

Before any debts over £500 are recommended for write off at least two searches are carried out using search tools (such as the National Anti-Fraud Network - NAFN) and checks are made for housing benefit or waiting list applications.

- 5.3 Appendix C summarises debts under £500 already written-off, under the scheme of delegation, for former temporary accommodation tenants, which are being reported for information. There are only two debts, totalling £132.68.

- 5.4 The total amount of £16,385.09 (Appendix B) being recommended for writing-off is approximately 0.10% of the annual housing debit (£16,449,310). Sufficient bad debt provision has been made from the Housing Revenue Account in previous years to accommodate the above write offs.

- 5.5 The total arrears (£32,277.04) - including that already written off - represent 0.19% of the annual housing debit (compared to 0.26% in 2019/20). Again,

there is sufficient bad debt provision within the HRA to accommodate these write-offs.

6.0 REQUIRED ASSESSMENTS AND IMPLICATIONS

6.1 The following were considered: Financial Implications; Human Resources Implications; Legal Implications; ICT Implications; Strategic Property/Asset Management Considerations; Risk Assessment; Equality and Diversity (the Public Sector Equality Duty and impact upon people with protected characteristics). If applicable, the outcomes of any consultations, assessments, considerations and implications considered necessary during preparation of this report are detailed below.

6.2 **Finance were consulted during the preparation of this report** and they confirmed that there is sufficient bad debt provision to cover the cost of the arrears to be written off in 2020/21. The amount of the provision will be reviewed as part of the Final Accounts process and will be increased should this be necessary.

6.3 RISK ASSESSMENT

A risk assessment has been undertaken and the major risks are outlined below.

There are no major risks. As stated in paragraph 6.2, there is sufficient bad debt provision to cover the cost of the arrears to be written off in 2020/21.

6.4 EQUALITY AND DIVERSITY

The Public Sector Equality Duty and impact upon people with protected characteristics has been considered during the preparation of this report.

The contents of this report will have no impact on people with protected characteristics or others.

7.0 CONCLUSIONS

7.1 That the former housing tenant arrears detailed in this report should be written off in the current financial year.

Background Papers – None

OFFICER CONTACT: Please contact (Noel Duke – Neighbourhood Services Manager), if you require any further information on the contents of this report. The officer can be contacted at (*Housing & Property, PO Bo 787, Harrogate, HG1 9RW*) 01423-(500600 ext. 51622) or by e-mail – (noel.duke@harrogate.gov.uk)

**HOUSING FORMER TENANT (SECURE TENANTS) RENT DEBTS UNDER
£500 WRITTEN-OFF IN 2020/2021**

REASON FOR WRITE-OFF	NUMBER	AMOUNT £	AVERAGE £
Deceased – no assets	67	13518.01	201.76
No forwarding address and unable to trace	10	1044.01	104.40
Court action – unable to recover			
Not worth cost of recovery	55	1100.75	20.01
No assets	1	96.50	96.50
Bankrupt			
Small credit – not worth refund			
Bailiff referral – no success			
Computer error			
Clerical error			
As instructed by Head of Housing			
Supporting people account – impractical to recover			
Left property – now in prison			
TOTAL	133	15759.27	118.49

HOUSING FORMER TENANT (SECURE TENANTS) RENT DEBTS OVER £500 RECOMMENDED FOR WRITE-OFF 2020/2021

REFERENCE NUMBER	ACCOUNT TYPE	AMOUNT	COMMENTS
0000001030	Lifeline charge	625.35	Deceased and no assets
0000001120	Lifeline charge	719.52	Deceased and no assets
3570071002	RENT	1718.12	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered.
8340050006	RENT	677.56	Deceased and no assets
3890080006	RENT	800.19	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered
1510260005	RENT	559.52	Deceased and no assets
1080380002	RENT	996.39	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered
0900090004	RENT	2823.78	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered
5410370006	RENT	1323.79	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered
0620591007	RENT	769.14	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered
2220120005	RENT	795.84	Deceased and no assets
0050411006	RENT	719.85	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered
0030250005	RENT	1215.02	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered
9991149311	RENT	1169	No forwarding address. Two NAFN searches carried out. No HB claim or housing application registered

2190620005	RENT	798.20	No assets - bankrupt
9991136015	RENT	673.82	Deceased – no assets
TOTAL (16)		£16385.09	

APPENDIX C

**FORMER TEMPORARY ACCOMMODATION DEBTS UNDER £500
WRITTEN-OFF IN 2020/2021**

REASON FOR WRITE-OFF	NUMBER	AMOUNT £	AVERAGE £
Deceased – no assets	1	106.66	106.66
No forwarding address & unable to trace			
Court action – unable to recover			
Not worth cost of recovery	1	26.02	26.02
No assets			
Bankrupt			
Small credit – not worth refund			
Bailiff referral – no success			
Computer error			
Clerical error			
As instructed by Head of Housing			
Supporting people account – impractical to recover			
Left property now in prison			
TOTAL	2	132.68	66.34