

## Managed Debt Analysis - Rolling Year 2014/15 into 2015/16

	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15
<b>ARREARS</b>	14,124,390	13,808,212	15,050,832	14,440,723	14,644,726	15,079,584	17,079,190	20,082,982	19,036,952	19,855,282	18,778,191	19,509,095	22,074,394
<b>Total Awaiting</b>	499,008	472,632	583,173	550,951	474,562	594,959	580,064	447,272	528,392	498,052	634,254	972,351	552,182
<b>Progress</b>	13,625,382	13,335,579	14,467,659	13,889,772	14,170,165	14,484,625	16,499,126	19,635,711	18,508,560	19,357,231	18,143,937	18,536,744	21,522,212
<b>% inactive debt [PI]</b>	3.56%	3.42%	3.87%	3.82%	3.24%	3.95%	3.40%	2.23%	2.78%	2.51%	3.38%	4.98%	2.50%
<b>CTAX</b>	7,664,327	7,250,531	6,972,411	6,851,511	6,522,015	4,942,578	6,053,552	9,287,298	8,955,238	8,739,169	8,257,344	8,030,662	7,857,713
Inactive	81,410	78,261	107,575	89,457	52,642	85,331	63,263	84,246	108,172	81,903	100,483	114,602	43,391
In progress	7,582,917	7,172,269	6,864,836	6,762,054	6,469,373	4,857,247	5,990,289	9,203,051	8,847,066	8,657,265	8,156,861	7,916,060	7,814,322
Inactive debt	1.06%	1.08%	1.54%	1.31%	0.81%	1.73%	1.05%	0.91%	1.21%	0.94%	1.22%	1.43%	0.55%
<b>NDR</b>	407,858	731,350	849,273	721,649	774,634	1,047,581	568,644	1,293,525	906,635	991,831	1,165,951	1,104,323	830,958
Inactive	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
In progress	407,858	731,350	849,273	721,649	774,634	1,047,581	568,644	1,293,525	906,635	991,831	1,165,951	1,104,323	830,958
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%
<b>FTA</b>	557,708	551,422	477,453	429,510	407,920	334,727	328,049	734,540	689,855	635,801	630,916	625,536	573,762
Inactive	16,431	18,164	44,671	40,378	11,755	6,896	17,761	4,757	11,404	24,097	22,356	39,267	4,015
In progress	541,277	533,258	432,782	389,132	396,164	327,831	310,288	729,782	678,451	611,704	608,560	586,269	569,747
Inactive debt	2.95%	3.29%	9.36%	9.40%	2.88%	2.06%	5.41%	0.65%	1.65%	3.79%	3.54%	6.28%	0.70%
<b>HBOP</b>	4,555,039	4,652,897	4,819,186	4,960,760	5,108,120	5,208,681	5,243,926	5,341,081	5,324,474	5,356,015	5,400,878	5,563,545	5,645,801
Inactive	355,323	348,271	395,902	366,800	352,444	445,013	386,239	313,673	338,524	302,154	371,648	651,923	340,936
In progress	4,199,716	4,304,627	4,423,285	4,593,960	4,755,676	4,763,668	4,857,687	5,027,408	4,985,951	5,053,861	5,029,230	4,911,622	5,304,865
Inactive debt	7.80%	7.49%	8.22%	7.39%	6.90%	8.54%	7.37%	5.87%	6.36%	5.64%	6.88%	11.72%	6.04%
<b>SD</b>	939,457	622,011	1,932,508	1,477,293	1,832,038	3,546,018	4,885,020	3,426,540	3,160,750	4,132,467	3,323,102	4,185,029	7,166,160
Inactive	45,844	27,936	35,025	54,316	57,719	57,719	112,802	44,595	70,293	89,897	139,767	166,559	163,839
In progress	893,613	594,075	1,897,484	1,422,977	1,774,318	3,488,299	4,772,218	3,381,945	3,090,457	4,042,570	3,183,335	4,018,470	7,002,321
Inactive debt	4.88%	4.49%	1.81%	3.68%	3.15%	1.63%	2.31%	1.30%	2.22%	2.18%	4.21%	3.98%	2.29%

- Overall debt levels as at 30<sup>th</sup> September 2015  
Compared to the same period last year, unmanaged debt is £53,173.96 more than the same period last year and the overall total arrears are £7,950,004 more. This figure doesn't give a true reflection as £3,435,000 are sundry debt invoices raised against large organisations during August and September, which are now no longer outstanding.
- Council Tax as at 30<sup>th</sup> September 2015  
Unmanaged debt is £38,018.48 less than the same period last year and the overall outstanding arrears are £193,385.95 more. Arrears collection is up on last year.
- Business Rates as at 30<sup>th</sup> September 20145  
Unmanaged debt remains unchanged. The overall outstanding arrears are £423,100.03 more than the same period last year.
- Former Tenant Arrears as at 30<sup>th</sup> September 2015  
Unmanaged debt is £12,325.46 less than the same period last year and the overall outstanding arrears are £16,054 more.
- Housing Benefit Overpayments Payments as at 30<sup>th</sup> September 2015  
Unmanaged debt is £14,337.49 less than the same period last year and the overall outstanding arrears are £1,090,761.8 more. This is a national issue, caused by the financial climate, improved data matching process and DWP/HMRC initiatives to drive error out of the benefits system.
- Sundry Debts as at 30<sup>th</sup> September 2015  
Unmanaged debt is £117,995.4 more than the same period last year but the overall outstanding balance is £6,108,707 more. However this figure doesn't give a true reflection as £3,435,000 are invoices raised against large organisations during August and September, which are now no longer outstanding. A further £2m has been raised against large organisations and is due for payment.
- Priority Debts as at 30<sup>th</sup> September 2015  
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 £22,851[no change since last report], OPHB has reduced by £48,448 to £203,147 primarily owing to one large Fraud account going back in to pay. Sundry Debt is now £650 being a reduction as one account has been moved on.