

Summary of Write Off's

Debts written off in 2018/19

Period 1 April 2018 – 31 March 2019 relating to any year

| Write Offs | Council Tax £ | Business Rates £ | Housing Benefit Overpayment £ | Adult Services £ | Miscellaneous Income £ | HRA (Care Line/Service Charges) £ | Parking £ | Libraries £ | HRA Tenants £ |
|--------------|------------------|---------------------|----------------------------------|---------------------|---------------------------|--------------------------------------|----------------|----------------|------------------|
| Under £5k | £117,313 | £21,443 | 120,534 | 55,217 | 0 | 1,538 | 110,537 | 9897 | 33,321 |
| £5k-£25k | 0 | £24,309 | 5,039 | 32,727 | 0 | 0 | 0 | 0 | |
| Over £25k | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | £117,313 | 45,752 | 125,573 | 87,944 | 0 | 1,538 | 110,537 | 9897 | 33,321 |

Note: Cabinet approved write off's excluding those recommended for write off as listed below

Write off's greater than £25,000 recommended for Cabinet approval

| Amount of Write off £ | Reason for Write Off | Service Area |
|--------------------------|--|-----------------------------|
| £29,723.81 | <p>BN – Housing Benefit Overpayment.</p> <p>Housing Benefit Overpayment occurred as DWP report received showing increased assets. This led to nil entitlement for Jobseekers Allowance from 05/12/2008. The increased assets included a payment of £31,000 received by his partner for sale of a property in October 2008. In addition an overpayment of Jobseekers Allowance was created with the DWP.</p> <p>Debt recovery started in November 2012. The debtor has been sent invoices, reminders and final letters. He was also given the opportunity to dispute the overpayment by providing proof of income and bank statements. Partner provided a letter and bank statement in March 2013, but debtors own income and bank statements were not provided. During this period he was listed as director of 2 companies.</p> <p>Only offer of repayment was £5 per month in June 2013 but payments were never received.</p> | Housing Benefit overpayment |

Left property where overpayment was created in June 2013 and moved to a further new address located in October 2013. Final letter was re-raised to new address but no contact was made.

Debt was put to Debt Recovery Agents initially. They undertook recovery action and were informed that he had left the country and was now living in Australia. Traces done by them to find alternative UK addresses were unsuccessful, they are unable to trace addresses outside of the UK. Due to this they were unable to enter into an arrangement or gain any payments.

Debt was then passed to a further Debt Recovery Agents. They undertook recovery actions and attempted to trace debtor, but again have been unsuccessful.

No DWP benefits have been in payment since the initial overpayment was created, so the LA OP is unable to be recovered from ongoing HB or a forwarding address found.

Numerous checks have been done via the DWP and HMRC to trace any employment, benefit or address details. All have been unsuccessful.

A profile report has been conducted and also the case was referred for potential legal action.

The findings were:

- There is no current forwarding address in the UK or abroad.
- There are no known assets or any evidence of a means to pay back.
- The prospects of recovery through legal action have been assessed as being extremely low and will only incur further costs.
- Was declared bankrupt on 10th July 2013 this information had never been notified to the LA before.
- No further recovery action can take place on this debt.

| | | |
|------------|--|----------------|
| £60,180.26 | <p><u>Genus Uk Ltd T/A Select</u></p> <p>Non-Domestic Rates debt to be written off as company entered into a Company Voluntary Arrangement on 13.04.2018. Debt relates to 2018/19 financial year. Annual demand was issued for Non-Domestic Rates on 12th March 2018 for the balance of £60,180.26 for the 2018/19 financial year. A NNDR reminder notice was served on 18th May 2018 for the instalment of £6,684.26 due on 1st May 2018 An email was received on 8th May 2018, attaching a letter dated 16th April 2018 from Quantuma LLP (insolvency practitioner) to confirm Genus UK Limited have entered into a Company Voluntary Arrangement.</p> | Business Rates |
| £27,581.45 | <p><u>Ratanpal Business Solution Limited</u></p> <p>£27,581.45 debt to be written off as company dissolved on 17th April 2018. Ratanpal Business Solution Limited occupied 114 High Street from 27th March 2017 - 23rd September 2017. The RV for the property is £122,000 for the 2010 list and £67,500 for the 2017 list. This is a statement of debt to be written off:</p> <p>2016/17 financial year debt £830.60 and costs £95.00, total £925.60 2017/18 financial year debt £26,560.85 and costs £95.00, total £26,655.85</p> <p>No payments were made directly to the account Ratanpal Business Solution Limited were made liable for Non-Domestic Rates following receipt of a tenancy at will supplied by the Landlord, North London Commercial Limited. 2016/17 financial year - a demand was sent on 25th May 2017, a reminder notice on 22nd June 2017 and a summons on 24th July 2017. A Liability Order was granted on 17th August 2017. 2017/18 financial year - a demand was sent on 25th May 2017, a reminder notice on 20th July 2017 and a summons on 21st August 2017. A Liability Order was granted on 13th September 2017.</p> | Business Rates |

| | |
|---|--|
| <p>22nd August 2017 2016/17 year balance and 15th September 2017 2017/18 year balance was issued to Newlyn Enforcement Agent for collection.</p> <p>12.09.2017 Newlyn Enforcement Agent attended the premises and was not able to gain access. They spoke to residents of flats above premises and were advised that the residents of the flats were not linked to the company.</p> <p>14.09.2017 Newlyn Enforcement Agent attended the premises and were advised by the current tenants of the shop that Ratanpal Business Solution Limited had vacated.</p> <p>25.09.2017 Newlyn Enforcement Agent attended the premises and confirm that the premises was empty and advertised by Sorrell Estate Agent for let.</p> <p>30.09.2017 Case was returned by Newlyn Enforcement Agent marked 'Gone away'.</p> <p>16th November 2017 - A letter was sent to the Registered Office Address requesting balance in full within seven days.</p> <p>16th November 2017. Both balances were issued to Rossendales Enforcement Agent for collection. Letters were sent to the Registered Office on 22.11.2017 & 04.12.2017.</p> <p>27.02.2018 Rossendales Enforcement Agent attended the Registered Office address, which was a residential address occupied by a tenant, who advised he lives in premises alone, receives post for Ratanpal Business Solution Limited but has no links to the company.</p> <p>28.02.2018 Rossendales Enforcement Agent note that the First Gazette notice to strike off had been lodged with Companies House.</p> <p>17.04.2018 Ratanpal Business Solution Limited dissolved.</p> | |
|---|--|