Committee Report Checklist

Please submit the completed checklists with your report. If final draft report does not include all the information/sign offs required, your item will be delayed until the next meeting cycle.

Stage 1
Report checklist – responsibility of report owner

ITEM	**Yes / No**	**Date**
Councillor engagement / input from Chair prior to briefing		
Relevant Group Head review	**Yes**	**24/5/26**
MAT+ review (to have been circulated **at least 5 working days before Stage 2**)	**Yes**	**01/6/26**
This item is on the Forward Plan for the relevant committee	**Yes**	
	Reviewed by	
Finance comments (circulate to Finance)	**AB**	**26/5/2026**
Risk comments (circulate to Lee O'Neil)	**LO**	**02/06/26**
Legal comments (circulate to Legal team)	**JC**	**09/06/26**
HR comments (if applicable)		

For reports with material financial or legal implications the author should engage with the respective teams at the outset and receive input to their reports prior to asking for MO or s151 comments.

Do not forward to stage 2 unless all the above have been completed.

Stage 2
Report checklist – responsibility of report owner

ITEM	**Completed by**	**Date rec'd**
Monitoring Officer commentary – at least **5 working days before MAT**	**L Heron**	**15/06/26**
S151 Officer commentary – at least **5 working days before MAT**	**T. Collier**	**26/5/26**
Commissioner engagement	**P. Robinson**	**15/06/26**
	Delete as applicable:	Comments in S. 7
Confirm final report cleared by MAT		

Corporate Policy and Resources Committee

Date of meeting 13 July 2026

Title	*Write off report*
Purpose of the report	To make a decision
Report Author	Sandy Muirhead Group Head Commissioning and Transformation Terry Collier Deputy Chief Executive and Section 151 Officer
Ward(s) Affected	All Wards
Exempt	Report & Appendix 2 – No Appendix 1 - Yes
Exemption Reason	Appendix 1 contains exempt information within the meaning of Part 1 of Schedule 12A to the Local Government Act 1972, as amended by the Local Government (Access to Information) Act 1985 and by the Local Government (Access to Information) (Variation) Order 2006 Paragraph 2 – Information which is likely to reveal the identity of an individual, and in all the circumstances of the case, the public interest in maintaining the exemption outweighs the public interest in disclosing the information.
Corporate Priority	Community Addressing Housing Need
Recommendations	**Committee is asked to:** Approve the Sundry Debt write-off of £13,138 which relates to irrecoverable debt relating to two Bed and Breakfast temporary accommodation cases and one rent assure accommodation cases.
Reason for Recommendation	To meet the requirements of the Council's Financial Regulations and best practice by CIPFA we need to formally write-off debts over £3,000 which are unrecoverable.

1. **Executive summary of the report** *(expand detail in Key Issues section below)*

What is the situation	Why we want to do something
• From time to time there can be a few sundry debts which are irrecoverable despite best efforts to recover them. Housing options has put forward 3	• To meet the requirements of the Council's Financial Regulations and best practice by the Chartered Institute of Public Finance and Accountancy

cases for write off as part of housing's programme of reducing aged debt.	(CIPFA) we need to formally write-off debts that are irrecoverable.
This is what we want to do about it	These are the next steps
• To formally write-off the debts as required.	• Subject to approval, to write-off these Bed and Breakfast and rent assure debts and continue with Council recovery procedures for other outstanding debts to minimise write-offs as far as possible.

2. Key issues

2.1 The Council has clear procedures for recovering unpaid debts and writing them off those that cannot be recovered, as set out in the Corporate Debt Policy and Financial Regulations. The write-off requests in this report exceed the £3,000 limit delegated to officers under those rules, so the cases listed in Appendix A require Committee approval.

2.2 In certain cases, despite pursuing the debt, it becomes irrecoverable for various reasons. Appendix A provides details of the four cases being requested for write off. The appendix provides reasons why monies owed cannot be recovered. In these cases, circumstances have changed and although in the cases there have been attempts by the clients to pay the debt it has reached a point where recovery of the remainder is no longer feasible. As a result, the service recommends that they be written off.

2.3 Appendix 6 of the Council's Corporate Debt Policy Corporate_Debt_Policy_0.pdf sets out the recovery procedures for Housing Options Bed and Breakfast and Rent Assure cases. The Housing Options team proactively pursues recovery by letter and telephone. Where all internal recovery options have been exhausted, cases are referred to enforcement agents. Tracing clients and securing payment can be challenging, particularly where clients are moving frequently because they are at risk of homelessness.

2.4 Following the March 2025 update to the Corporate Debt Policy and further changes in April 2026, the Recovery Team for sundry debts has continued to work with services to reduce aged debt and introduce processes that help prevent future debt build-up, ensuring service debts are managed promptly.

3. Options appraisal and proposal

3.1 Option 1 (preferred option) It is proposed that the debt amount of £13,138 is written off. This is because no further action can be taken to recover these debts as all procedures to do so have been undertaken, and it is good accounting practice in such cases to write them off and as such, no other options are available

3.2 To not write off debt is not considered good practice by CIPFA and would lead to considerable amounts of aged debt on the Council's accounts which could not be collected.

4. Risk implications

4.1 By having effective, robust governance arrangements in place to identify, manage and reduce risk of such debts the Council can minimise the risk of bad debts arising. This is covered under the Financial Management section in the Council's Governance Assurance Register

4.2 The Council is potentially exposed to the risk of sundry debtors not paying. Debts are chased as far as possible but eventually if not paid the debt shows as aged debt on the Council's accounts. However, through the work of the corporate debt recovery team with individuals services the Council has put in place governance arrangements to minimise the risk of such debts requiring write offs.

5. Financial implications

5.1 The unrecoverable debt incurred for Bed and Breakfast and rent assure costs is broken down per case in Appendix 1 with a total proposed write-off of £13,138. For 2026–27, a bad debt provision of £1.019m has been established, which represents a prudent level given the current outstanding debt of approximately £2m. The proposed write-off falls within the available provision and can therefore be accommodated without impacting the revenue position. Appendix 2 outlines both all aged debt (Table 1 consolidated in years and number of invoices) and specifically Bed and Breakfast/Rent Assure in Table 2 to provide background information.

6. Legal comments

6.1 There are no legal implications arising directly from this report, but it should be noted that this report seeks to write off debts within the meaning of the Council's internal accounting protocols.

6.2 Debt and treasury management are within the remit of the Corporate Policy and Resources Committee (Part3 section (b) of the Constitution).

Corporate implications

7. Commissioners' comments

7.1 Commissioners are satisfied that the debts listed in the report are written off.

8. S151 Officer comments

8.1 The S151 Officer confirms that all financial implications have been taken into account and can be covered from the existing bad debt provision for sundry debts.

9. Monitoring Officer comments

The Deputy Monitoring Officer confirms there is no legal impediment to the proposed write-off where the decision is taken in accordance with the Council's Constitution and is supported by appropriate audit trail and evidence that reasonable recovery action has been undertaken.

10. Procurement comments

10.1 There are no procurement implications.

11. Equality and Diversity

11.1 In seeking to recover debt we need to ensure we have an equitable approach to all, and this is ensured though our recovery policy Equality and Diversity provisions

12. Sustainability/Climate Change Implications

12.1 Ensuring we maximise wherever possible debt assists our financial sustainability which contributes to the Council also achieving its social and environmental goals

13. Other considerations

13.1 In recovering debt procedures, the Council always takes account of personal circumstances where appropriate including, if necessary, payment plans. To further look at how we can assist the recovery process, we are exploring the use of a tracing service, including a free trial, to assess whether the potential recoveries would justify the cost.

14. Local Government Reorganisation Implications

14.1 There are no procurement implications for LGR but it would be appropriate to ensure we minimise aged debts requiring write off before vesting day.

15. Timetable for implementation

15.1 The agreed write-off should be actioned as soon as practicable.

16. Contact

16.1 Sandy Muirhead Group Head Commissioning and Transformation

16.2 Terry Collier Deputy Chief Executive and Section 151 Officer

Please submit any material questions to the Committee Chair and Officer Contact by two days in advance of the meeting.

Background papers: There are none.

Appendices:
Appendix 1 Write off list.
Appendix 2 Aged debt list