

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	Y	14/9/26
MAT+ review (to have been circulated at least 5 working days before Stage 2)	Y	15/9/26
This item is on the Forward Plan for the relevant committee		
	Reviewed by	
Finance comments (circulate to Finance)	AB	17/09/26
Risk comments (circulate to Lee O'Neil)	LO	16/09/26
Legal comments (circulate to legal@spelthorne.gov.uk)	LH	16/09/26
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	16/09/26
S151 Officer commentary – at least 5 working days before MAT	T. Collier	15/09/26
Commissioner engagement	L. Seary	15/09/26
	Delete as applicable:	No issues
Confirm final report cleared by MAT	T.Collier	17/09/26

Corporate Policy and Resources Committee

Date of meeting 12 October 2026

Title	<i>Write off report</i>
Purpose of the report	To make a decision
Report Author	Sandy Muirhead Group Head Commissioning and Transformation Karen Sinclair Group Head Community Wellbeing Terry Collier Deputy Chief Executive and Section 151 Officer
Ward(s) Affected	All Wards
Exempt	No
Exemption Reason	
Corporate Priority	Community Services
Recommendations	Committee is asked to: Approve the write-offs set out in appendices for sundry debt (Appendix 1) and housing benefits (Appendix 2) which total £52,026 which relate to irrecoverable debt relating to sundry debt (Assets) and Housing Benefits.
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 or housing debts which are irrecoverable despite best efforts to recover them. Assets and Customer Services have put forward two cases and Housing Benefits five cases for write off which are deemed irrecoverable.	To meet the requirements of the Council's Financial Regulations and best practice by the Chartered Institute of Public Finance and Accountancy (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, write off the two sundry debts (assets) and five housing benefit debts, while continuing Council

	recovery procedures for other outstanding debts to minimise future write-offs wherever possible.
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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 Appendices 1 and 2 require Committee approval.
- 2.2 In certain cases, despite pursuing the debt, it becomes irrecoverable for various reasons. Appendix 1 provides details of the 2 cases being requested for write off under sundry debt due to being unable to trace a tenant of a fishing lake site and an ex-resident of the White House who is in difficult personal circumstances. Appendix 2 covers cases in Housing Benefits dating back some time which are irrecoverable due to not being able to trace individuals concerned.
- 2.3 The appendices provide reasons why monies owed cannot be recovered. In these cases, claimants' circumstances have changed and although in the cases there have been attempts to contact the clients it has reached a point where recovery of the remainder is no longer feasible. As a result, the services recommend that they be written off. This amounts to £10,341 for sundry debt (assets) and £41,685 for Housing Benefits.
- 2.4 Appendix 3 of the Council's Corporate Debt Policy [Corporate Debt Policy 0.pdf](#) sets out the recovery procedures for sundry debt. The Sundry Debt team proactively pursues recovery by letter and telephone. Where all internal recovery options have been exhausted, cases are referred to enforcement agents. Appendix 5 of the corporate debt policy covers recovery procedures for Housing Benefits.
- 2.5 Following the March 2025 revision to the Corporate Debt Policy approved by this Committee and further changes approved 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 £52,026 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 Option 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 and Housing Benefits 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 individual 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 sundry debt and Housing Benefits is broken down per case in Appendix 1 and 2 with a total proposed write-off of £52,026.
- 5.2 For 2026–27, a bad debt provision of £1.029m 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.

6. Legal comments

- 6.1 There are no legal implications arising directly from the recommendations in this report, but it should be noted that debt write-off is considered as a last resort only.

Corporate implications

7. Commissioners' comments

- 7.1 There are no comments from Commissioners.

8. S151 Officer comments

- 8.1 The S151 Officer confirms that all financial implications have been taken into account and that the recommendations can be fully funded from the bad debts provision.

9. Monitoring Officer comments

- 9.1 Non-payment of debt impacts on the Council's financial position and all available options must be considered before debts are written off.

10. Procurement comments

- 10.1 There are no procurement implications arising directly from the recommendations in this report.

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 through 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.
- 13.2 A tracing service should start shortly to enable greater opportunity for tracing clients that cannot be found by other means.

14. Local Government Reorganisation Implications

- 14.1 There are no direct implications for LGR, but it would be appropriate to ensure we minimise aged debts requiring write off before vesting day and to maximise recovery wherever feasible.

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
- 16.3 Karen Sinclair Group Head Community Wellbeing

***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 Sundry debt (Assets)

Appendix 2 Housing Benefit Write Offs