

1. How much provision was made for bad debt for 2019/20?
£24m
2. What was that figure based on?
The figure is based on the total outstanding debt for the Authority taking in to account the aged profile of the debt and the area it relates to. All Bad Debt provisions are signed off as part of the Closure of Account process.
3. How much debt was outstanding at the 31st March 2019?
Please see Statement of Accounts for 2018/19
<https://www.wigan.gov.uk/Council/Performance-and-Spending/Statement-of-Accounts/Statement-of-accounts.aspx>
4. What proportion of the debts were related to:
 - a. Council Tax arrears? **20%**
 - b. NNDR arrears? **9%**
 - c. Housing/Council Benefit overpayments? **HB Element included in 'f' below**
 - d. Commercial property? **0.5%**
 - e. Staff overpayments? **0%**
 - f. Sundry debts? **27%**
5. How much of that debt was more than 90 days old? **See Below**
6. How much of that debt was more than 1 year old? **See Below**
7. How much of that debt was more than 2 years old? **See Below**

2019		
Age of Debt	CTAX	NNDR
0 to 12 months	£6,474,000	£533,000
12 to 24 months	£3,339,000	£4,624,000
24 months+	£11,283,000	£1,753,000

Age of Debt	Sundry Debtors
Over One Month	13,777,039
Over Three Months	12,149,477
Over Six Months	11,040,866
Over Twelve Months	8,585,205
Over Two Years	5,591,875

8. How much of outstanding debts was written off at 31st March 2019 as un-recoverable?
None, all outstanding debt as at 31st March 2019 was deemed recoverable.
9. Does the Council have a corporate debt recovery policy? **Yes**
<https://www.wigan.gov.uk/Pay-for-it/PayCouncilBill.aspx>
10. Does the council maintain a central database of debts? **The Council holds a number of databases depending upon the type of income due, for example, Council Tax, Business Rates, Housing Rents and Sundry Debt.**
11. Does the council operate a data matching service for debtors names and addresses? **No**
12. Has the council centralised arrangements for raising of debts? **No**
13. Has the council centralised arrangements for pursuing debts? **No**
14. Has the council appointed a debt collection agency for debts? **No**
15. Does the council factor debts? **No**
16. What action is taken to prevent debts arising? **None, The Council is due income throughout the year which it collects as and when it arises.**