



Utilising data to increase performance and maximise income

**Duncan Baxter IRRV (Hons)**  
**Director**

## Three in four councils to increase council tax by the maximum in April as local authorities say they have 'little choice' in order to protect vital services

CCN Latest News, CCN News 2023 | 14 February 2023



Three quarters of councils are set to increase their council tax by the maximum amount this April, as local authorities say they are setting their budgets in the most 'difficult circumstances in decades.'

## Council tax arrears in England and Wales

June 2022

This briefing presents key findings from the Department for Levelling Up, Communities and Local Government [figures](#) and [Welsh Government statistics](#) on council tax arrears in England and Wales as of March 2022 – alongside our own analysis of the figures and data from our services – to highlight the current challenges households are facing affording their council tax bills.<sup>1</sup>

- Over **£4.9 billion of council tax arrears** is owed to local authorities in England, as of March 2022. This is an increase of £521 million (12%) since last March.
- In 2021/22, a total of £1.57 billion of council tax in England went unpaid – reflecting the challenge some households face in affording their council tax bills.
- In Wales, a **total of £172.8 million is owed**, an increase of £16.4 million (10.5%) in the past year.

**MONEY**  
ADVICE TRUST

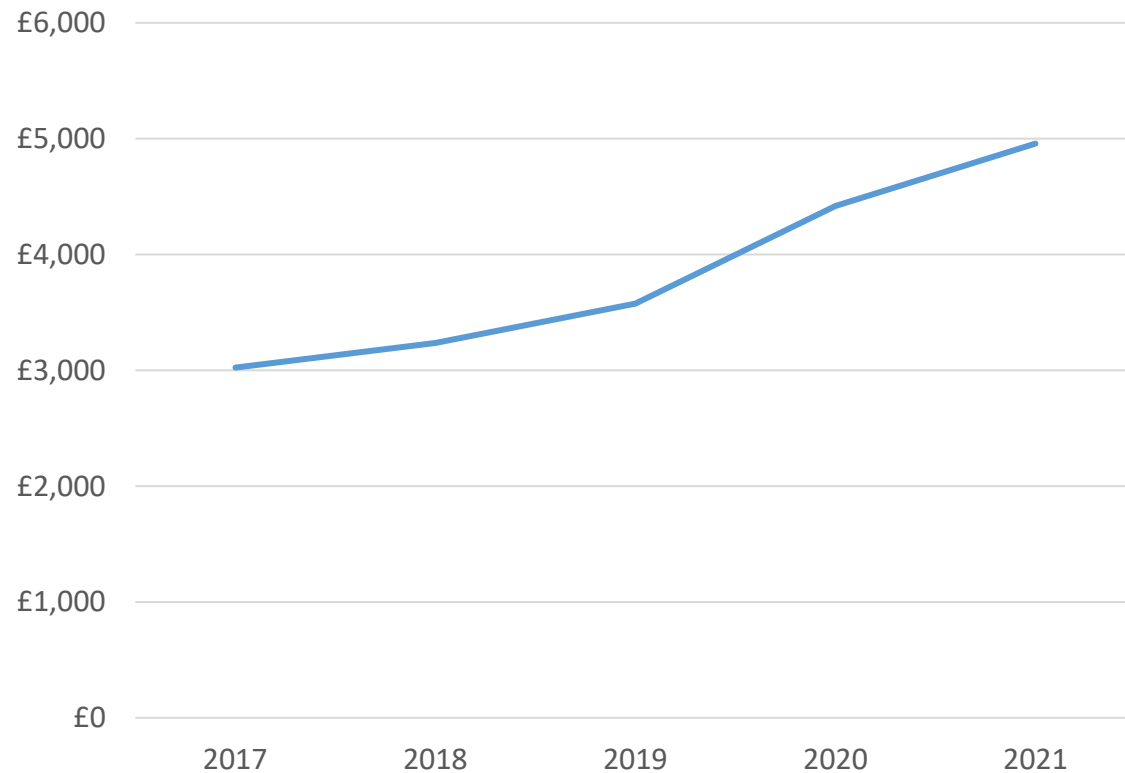
BUSINESS  
DEBTLINE

NATIONAL  
DEBTLINE

WISER  
ADVISER

# Collection Levels

Outstanding Arrears at 31<sup>st</sup> March



In Year Collection	2021/22
Total Billed	£35,342,000,000
Total Collected	£33,875,000,000
Outstanding	£1,467,000,000

Estimated Arrears	(at 31 <sup>st</sup> March 2022)
Outstanding	£4,958,000,000

# Current/Future Challenges

- **Increased Levels**
  - In Year collection levels down by 1% (2019/20 to 2021/22)
- **Recovery action paused**
  - Both current year and previous years
  - But liability not paused
- **Enforcement action ceased for some time**
- **Reduced in-year and arrears collection**
- **Applies to both companies and individuals**
- **Increasing numbers in financial difficulty**
- **Removal of powers**

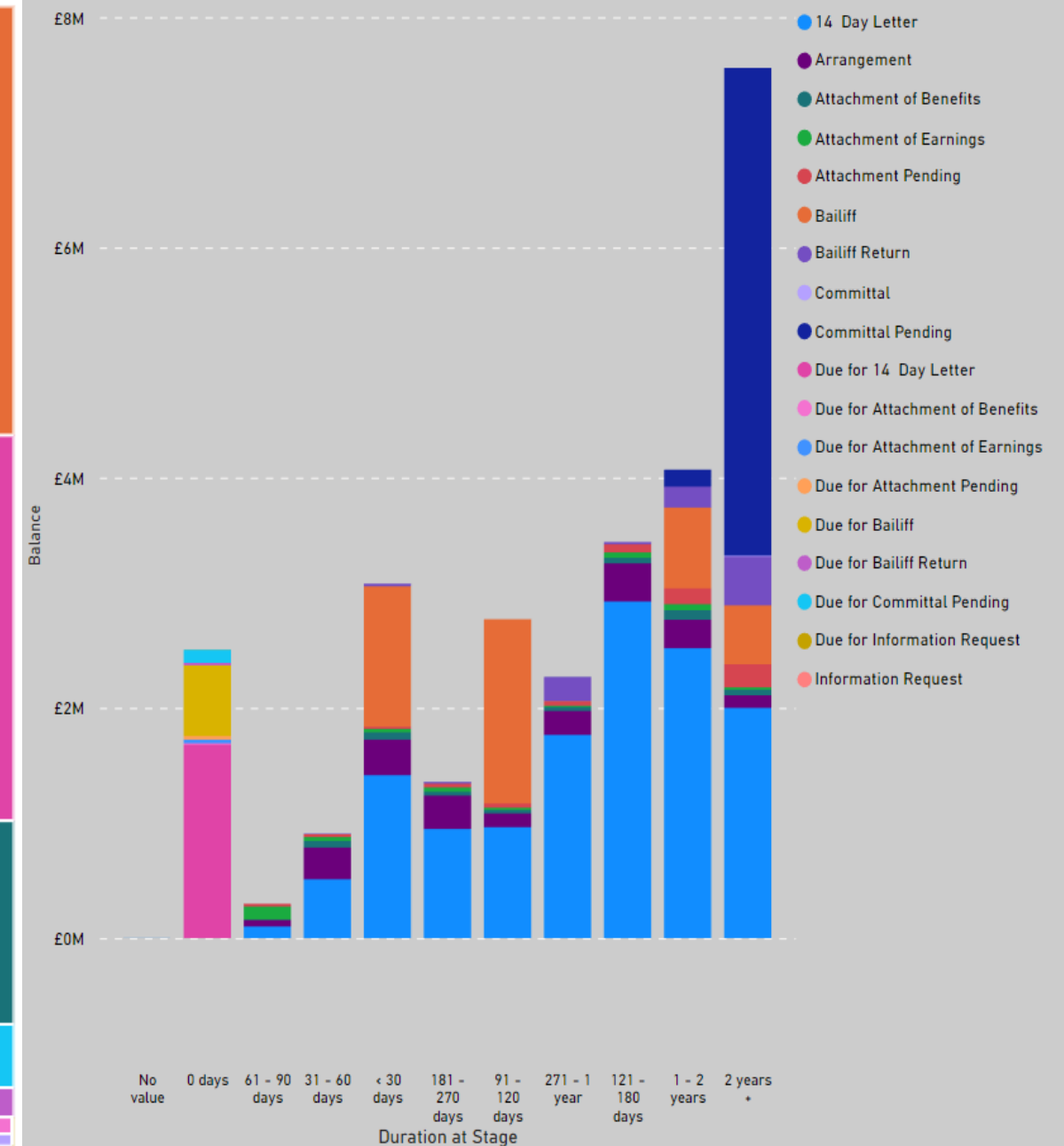
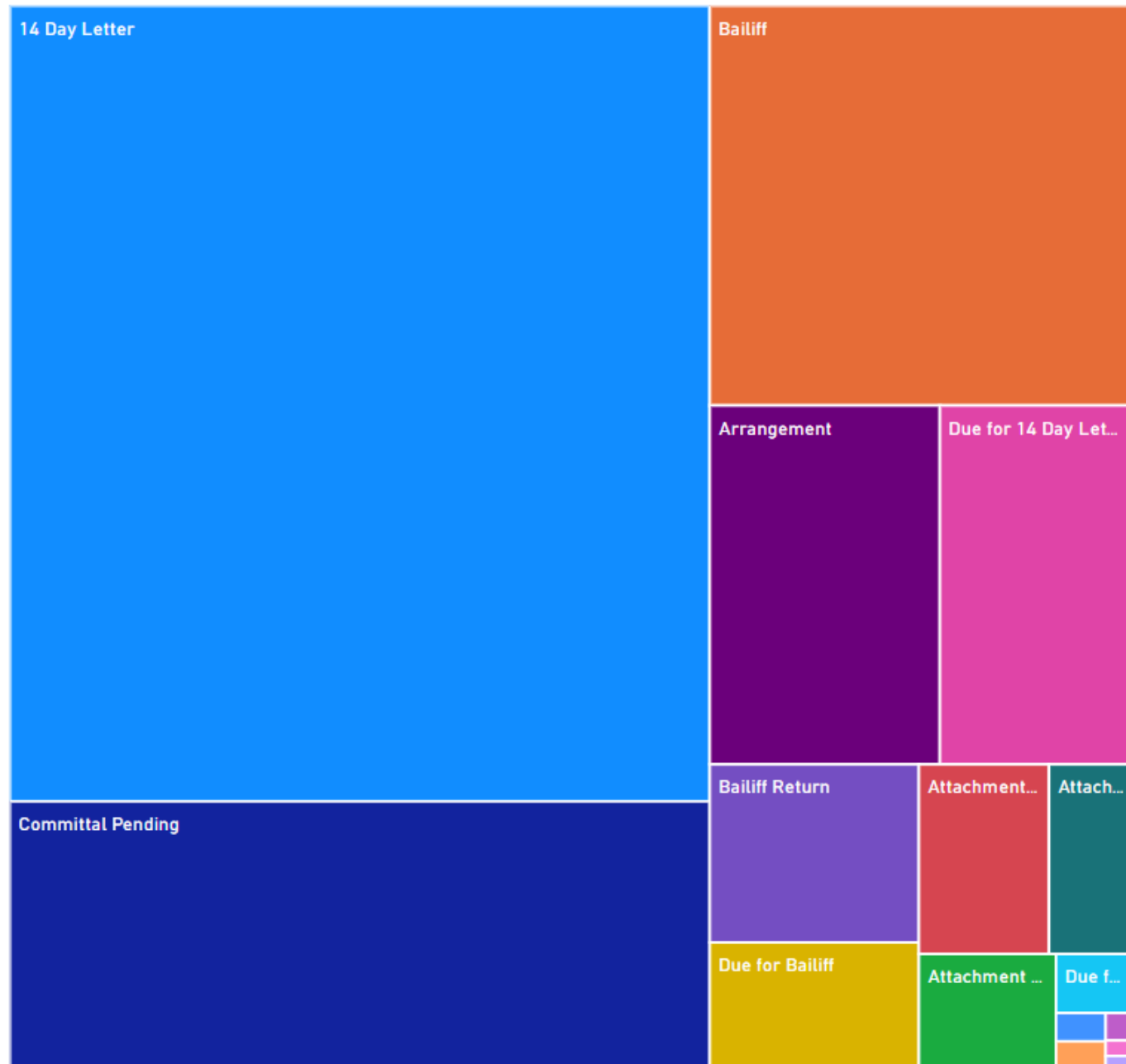


- **Understanding the data**
- **Consolidating the data**
- **Enhancing the data**
- **Acting on the data**

# Understanding the data

- Who owes what?
  - When does it refer to?
  - How much do they owe?
  - Are they still liable?
  - When did they last pay?
- 
- Are there areas of concern?
  - Are there cases stuck?
  - Why are they stuck?
  - What next?







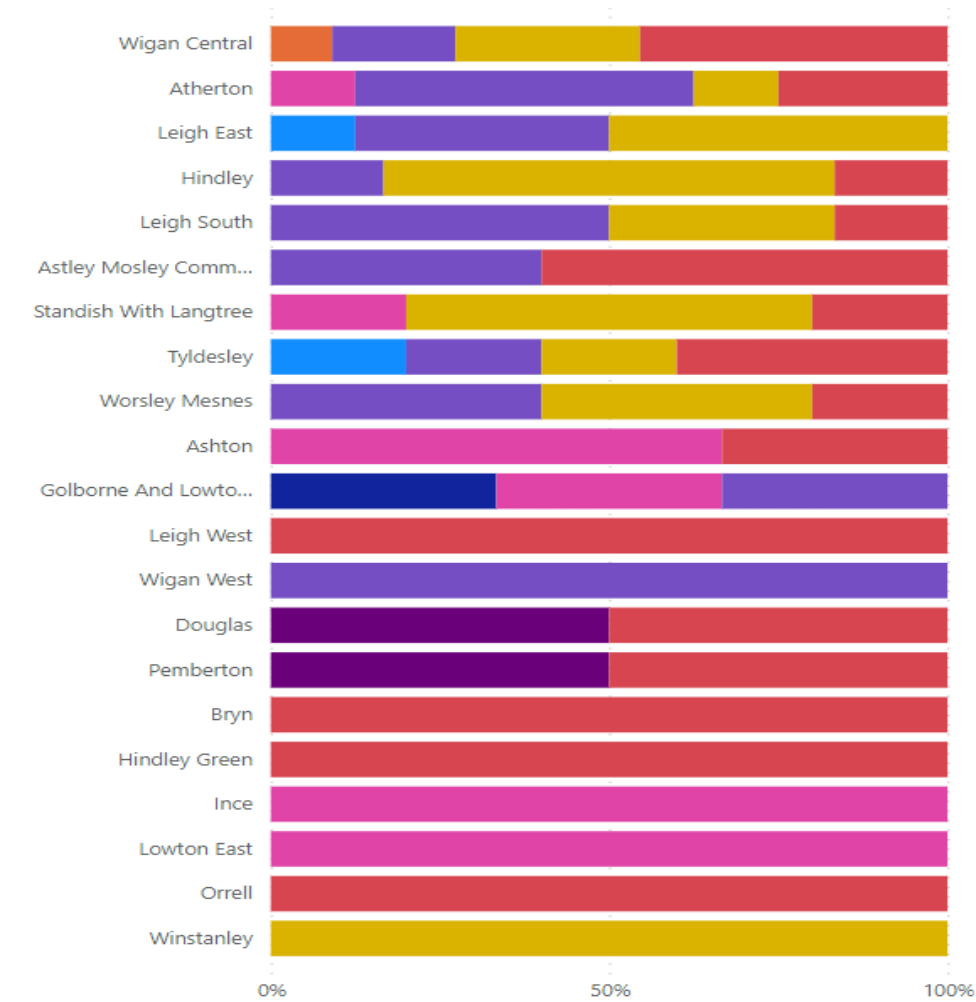
# Consolidating the data

- Who owes what?
- Overall what do they owe?
- Can you deal with the customer overall?
  
- What is the priority?
- Consolidate the action
  
- A Single View
  - Of Debt
  - Of a Business
  - Of a Citizen

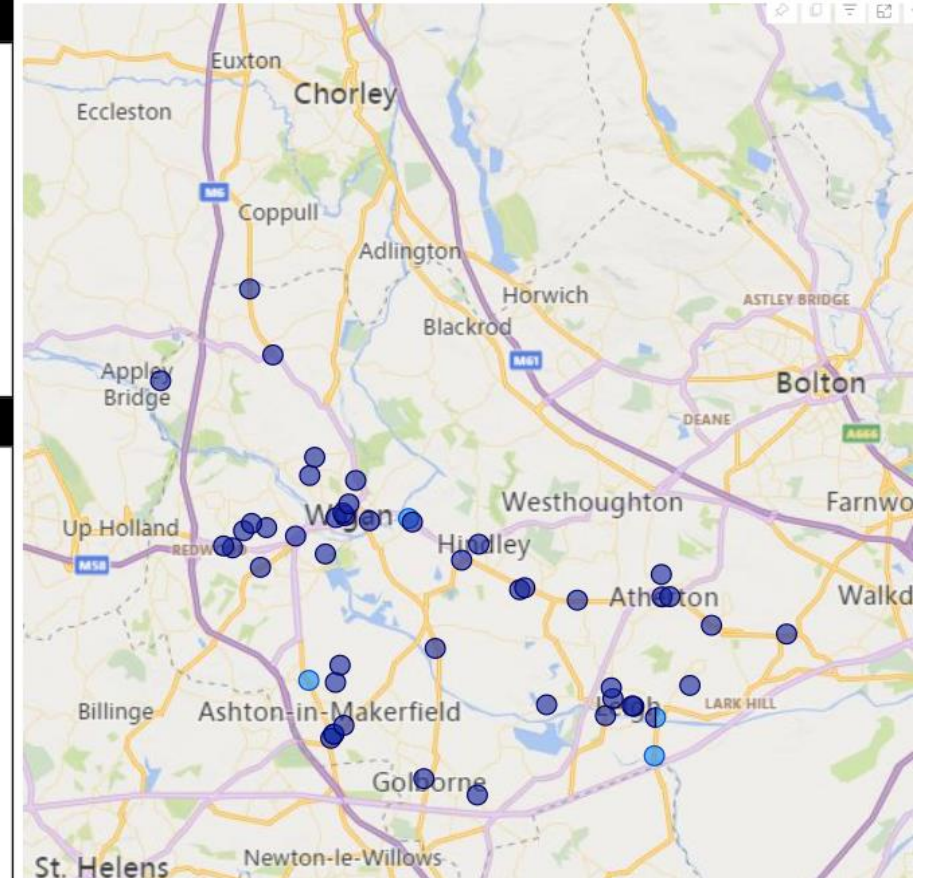
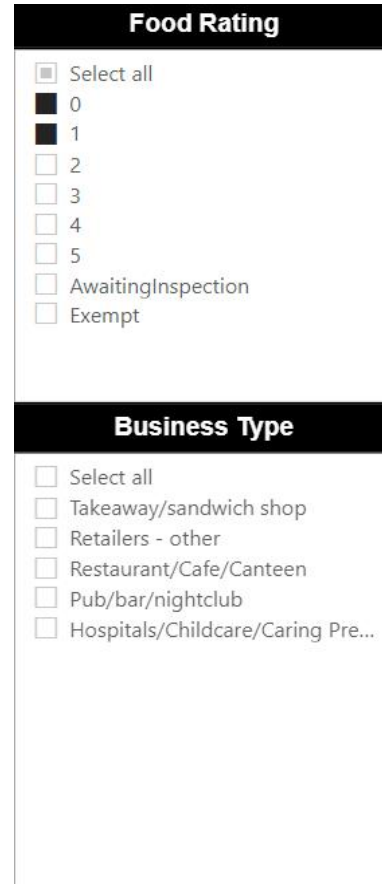




# Consolidating the data



Trading Period 1 3 6 9 12 24 36 48





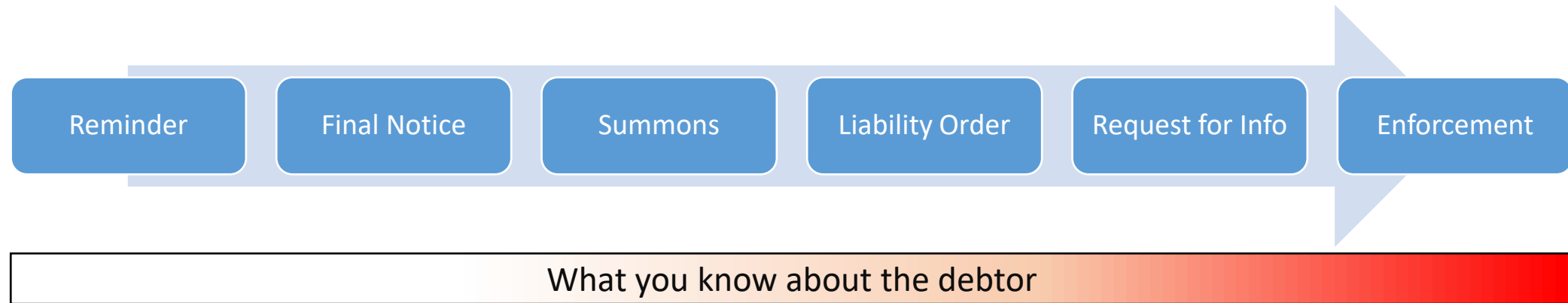
# X

Identity - unknown

History – unknown

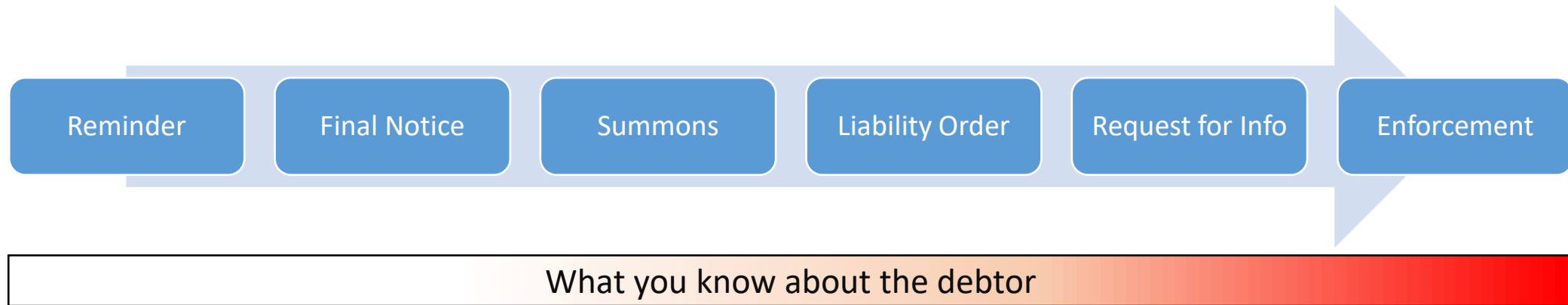
Circumstances - unknown

# Enhancing the data



# Enhancing the data

- Establish who you are dealing with



- Will they respond to a different approach?
- Are they in financial difficulty?
- Are they avoiding paying?
- Are they vulnerable?

# Enhancing the data

- Review cases
- Trace debtors
- Contact details
- Financial Insight
- Commercial Insight
- Current Trading status/monitor
- New Company Registrations
- New Occupiers of Business Premises



### Financial Insight

Insight on:	Redacted	Account Ref:	5447082
Address:	Redacted	Date of Birth:	15 Sep 1972
Postcode:	LU4 0QY	Obtained on:	29 Sep 2020
Residency Status	Still Resident	Monthly repayments:	£1,148.00

### Case overview

Mortgage:	No Mortgage	Judgements:	No Judgements
Loans:	No Loans	Credit Cards:	Holds Credit Cards
Short Term Loan:	No Short Term Loans	Hire Purchase:	Active Hire Purchase
Debt Collection:		Car Loan:	

### Associated Addresses

	4 May 2011
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### Account Summary

#### Bank

Account with	Current Bal				Monthly Repay
HALIFAX					

#### Credit Card

Account with	Current Bal	Limit			Monthly Repay
NEWDAY LTD (AQUA)	£2,999	£3,200			
Capital One	£395	£450			
Tandem Bank Ltd	£1,081	£1,200			
Madison CF UK Ltd t/a 118 118 Money Credit Card	£145	£250			
	£4,620				

#### Hire Purchase

Account with	Current Bal				Monthly Repay
Evergreen Finance	£26,983				£369
	£26,983				

### Account Insight

Account Type:	Hire Purchase
Provided By:	Evergreen Finance (FinanceHouse)
Account Name:	Redacted
Associated Address:	Redacted
Held since:	11 Sep 2019
Account Number:	12023312

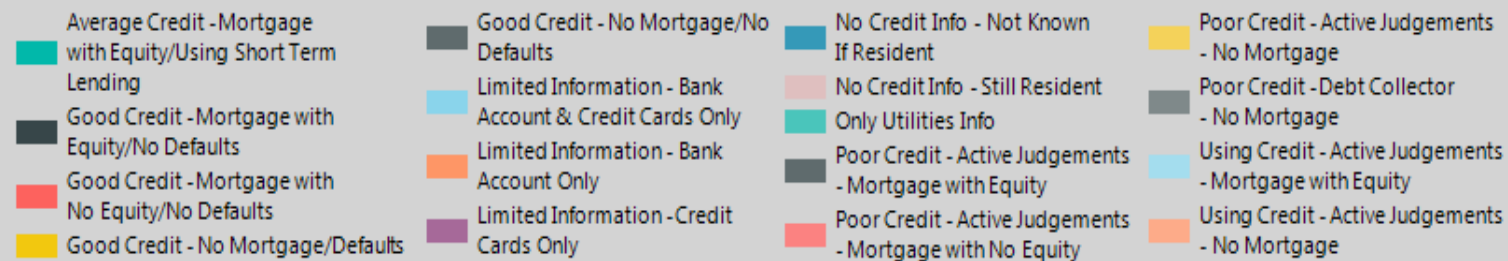
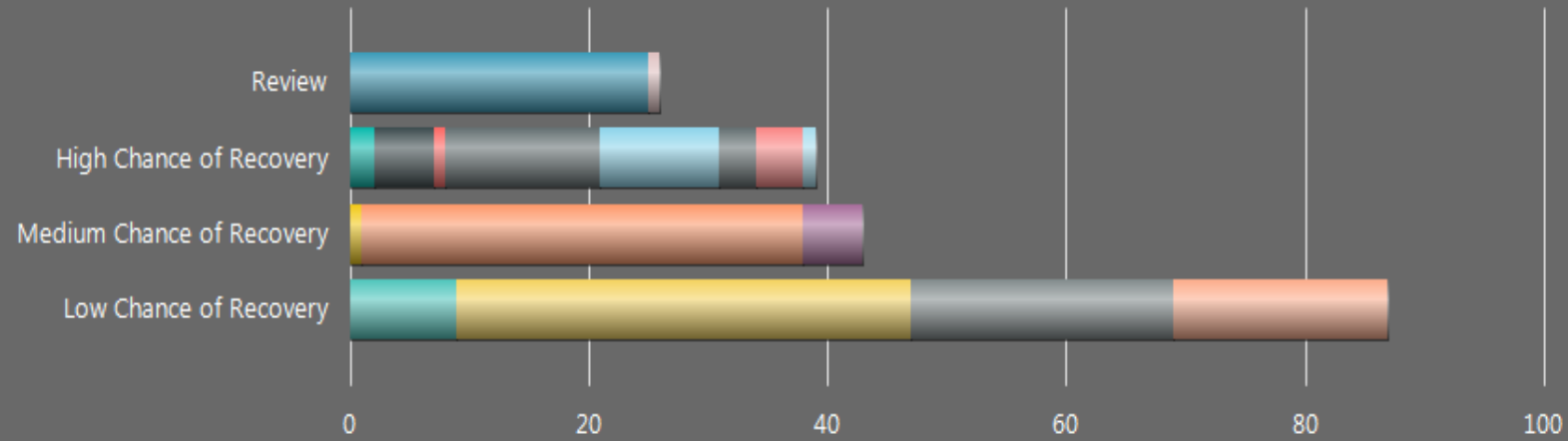
### Account Statement

Date	Balance
Sep 2020	£26,983
Aug 2020	£27,352
Jul 2020	£27,722
Jun 2020	£28,092
May 2020	£28,461
Apr 2020	£28,831
Mar 2020	£29,201
Feb 2020	£29,570
Jan 2020	£29,940
Dec 2019	£30,310
Nov 2019	£30,679
Oct 2019	£31,049

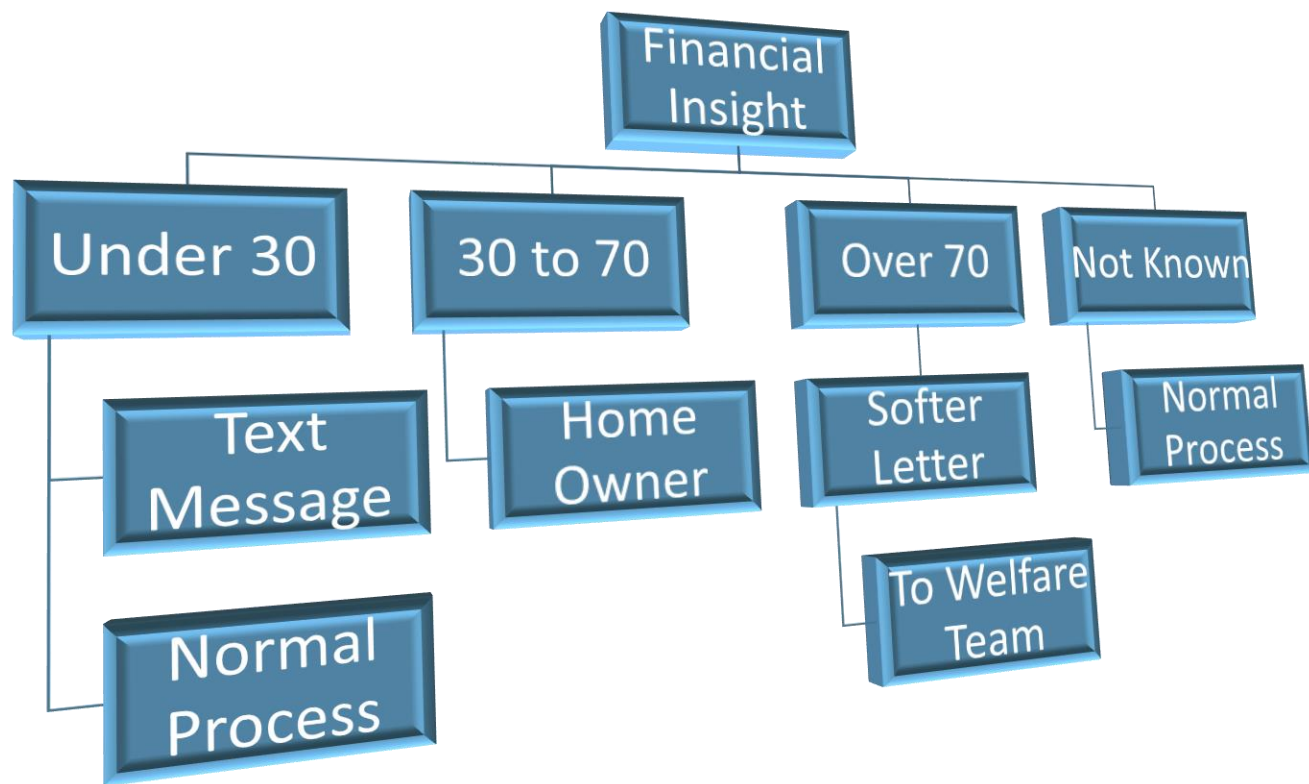




## Financial Insight results based on Risk Type







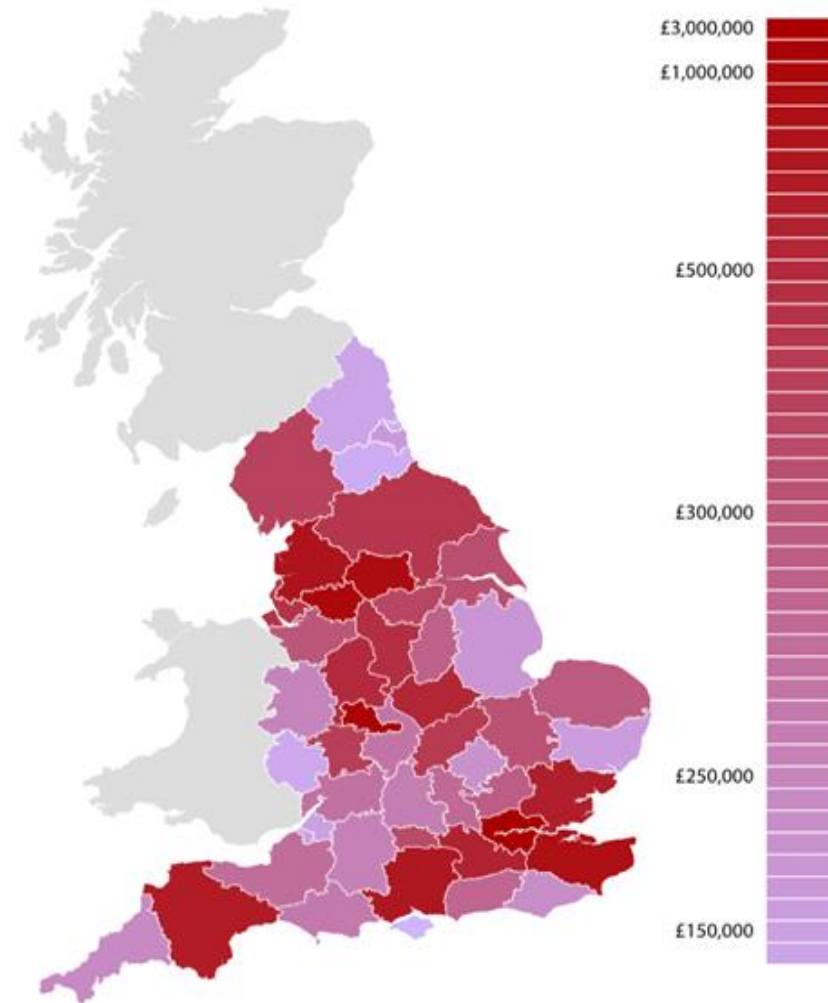
# Acting on the data

- **Refresh the case**
- **Establish extra information**
- **Keep the debt moving**
- **Alternative approaches**

**Maximising income – increase the tax base**



- 99% of Local Authority Data
- Only national register of ratepayers
- Constantly updated with new datasets
- Alerts issues when new cases are identified
- Validate SBRR applications before granting relief



## 7 Day Retail Limited

All receiving Small Business Rate Relief  
£16,000/year



Stoke Council  
£9,100



South Ribble Council  
£11,250



Burnley Council  
£11,000



# Keeping the data up to date

## Associated Accounts for Sva (Uk) Holdings Ltd

Authority Name	Ratepayer	Property Reference	Rateable Value	SBR Relief
<input type="checkbox"/> Great Yarmouth	Sva (Uk) Holdings Ltd	189515	£3,100	Yes
18 Nelson Road Central				
Great Yarmouth			Liab From:	8 Dec 2021

Bar And Bistro

<input type="checkbox"/> Three Rivers	Sva (Uk) Holdings Ltd	106005600260	£7,800	Yes
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26 LITTLE OXHEY LANE

## Associated Accounts for Anglian Architectural Ltd

Authority Name	Ratepayer	Property Reference	Rateable Value	SBR Relief
<input type="checkbox"/> Kings Lynn	Anglian Architectural Ltd	NN0000003425001B	£11,500	Yes
1 Waterford Industrial Estate				
Mill Lane				
Great Massingham				

Shop And Premises

Workshop And Premises

<input type="checkbox"/> West Suffolk	Anglian Architectural Ltd	434910041031	£24,000	No
MEZZANINE FLR UNIT 15 CHISWICK AVE				
MILDENHALL			Liab From:	1 Feb 2022

BURY ST EDMUNDS

Office And Premises

## Associated Accounts for Love Empire Ltd

Authority Name	Ratepayer	Property Reference	Rateable Value	SBR Relief
<input type="checkbox"/> Cambridge	Love Empire Ltd	0000164003800B	£10,000	Yes
38, Chesterton Road, Cambridge, CB4 1EN				

Shop

<input type="checkbox"/> Bexley	Love Empire Ltd	900710858250	£5,000	Yes
<input type="checkbox"/> Portsmouth	Love Empire Ltd	177500312510	£21,000	No
<input type="checkbox"/> Worcester	Love Empire Ltd	6103700001800	£5,600	Yes

Combined Rateable Value for all Hereditaments

£41,600



@Destin\_Solution

destin  
SOLUTIONS LTD



# Keeping the data up to date

Ratepayer ⇅	Property Reference ⇅	RV ⇅	SBRR Relief	Current Company Name ⇅	Company Number ⇅
Atlantic Marine Offshore & Subsea Services Ltd	1103932	£23,500	No	Castle Ship Technical Management Ltd	<a href="#">11984463</a>

## Previous company names

Name	Period
ATLANTIC OFFSHORE AND SUBSEA SERVICES LTD	03 Jul 2020 - 05 Jan 2021
ATLANTIC MARINE OFFSHORE AND SUBSEA SERVICES LTD	08 May 2019 - 03 Jul 2020

Ratepayer ⇅	Property Reference ⇅	RV ⇅	SBRR Relief	Current Company Name ⇅	Company Number ⇅
Kirby And Haslam Limited	NN00000024231045	£25,500	No	Advance Approval Consultancy Services Ltd	<a href="#">04656892</a>
Kirby And Haslam Limited	NN00000024230984	£3,850	No	Advance Approval Consultancy Services Ltd	<a href="#">04656892</a>

## Previous company names

Name	Period
KIRBY AND HASLAM LIMITED	05 Feb 2003 - 09 Nov 2021

Ratepayer ⇅	Property Reference ⇅	RV ⇅	SBRR Relief	Current Company Name ⇅	Company Number ⇅
Barton Willmore Llp	7680072123	£50,500	No	Project Trafford Llp	<a href="#">OC342692</a>

## Previous company names

Name	Period
BARTON WILLMORE LLP	19 Jan 2009 - 13 Apr 2022



## Council Tax

### Assessed

<b>Hereditaments</b>	<b>20,500,000</b>
Gross Yield	£30,750,000,000

### 1% inaccuracy

<b>Hereditaments</b>	<b>207,000</b>
Yield	£310,000,000

### 0.1% inaccuracy

<b>Hereditaments</b>	<b>20,500</b>
Yield	£31,000,000

## NNDR

### Assessed

<b>Hereditaments</b>	<b>1,976,000</b>
Net Yield	£27,116,000,000

### 1% inaccuracy

<b>Hereditaments</b>	<b>19,960</b>
Yield	£273,900,000

Using average of £13,722

### 0.1% inaccuracy

<b>Hereditaments</b>	<b>1,980</b>
Yield	£27,170,000

Using average of £13,722

# Missing from the Rating List

- Annexes
- Removed from list
- Shop and flat
- The unexplained!
- Rise of holiday accommodation

- A 7 bedroom property on a private road built in 2008
- Added to the list as a Band H
- Effective date 2020

39, GREENHILL ROAD, OTFORD, SEVENOAKS, KENT TN14 5RR

Local authority reference number	Council Tax band	Improvement indicator	With effect from
9023398039009	H		01/04/2020





Address	Notes
SHELL, COVE ROAD	
STARBUCKS, COVE ROAD	No Match
TRAVELODGE, COVE ROAD	
TREE HOUSE, COVE ROAD	



# Summary

- Utilise your data to understand what is going on
- Enhance your data where possible and relevant
- Look to ways to increase tax base

A background graphic featuring a network of interconnected nodes and lines, overlaid on a blue gradient header and footer.

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**Duncan Baxter IRRV (Hons)**  
**Director**