



**WRITE OFF OF DEBTS**

Report by Chief Finance Officer

**PURPOSE**

- 1.1 The purpose of the Report is to recommend that a number of irrecoverable debts be written off.

**EXECUTIVE SUMMARY**

- 2.1 This Report recommends that irrecoverable debts totalling £88,211.27 in respect of Council Tax, Non-Domestic Rates, Sundry Debts and Housing Benefit overpayments be written off.
- 2.2 Every effort has been made to recover debts due and write off recommendations are made only when all recovery routes have been exhausted.

**RECOMMENDATION**

- 3.1 **It is recommended that the debts listed in the Appendix to the Report, totalling £88,211.27 be written off.**

Contact Officer: Jennifer Macleod, Revenues and Benefits Manager ext. 203638  
Appendix: Write Offs over £2,000  
Background Papers: Confidential files held in the Revenues and Benefits Section

## IMPLICATIONS

4.1 The following implications are applicable in terms of the Report.

Resource Implications	Implications/None
Financial	The Scheme of Delegation permits the Chief Financial Officer to write off sums outstanding to the Comhairle up to £2,000, and sums over £2,000 where the reason is bankruptcy, administration, trustee, sequestration or liquidation. All other sums in excess of £2,000 require the approval of Comhairle.
Legal	Section 69 of the Local Government (Scotland) Act 1973 gives power to local authorities to exercise duties in relation to recovery of debt due to the authority.
Staffing	None
Assets and Property	None
Strategic Implications	Implications/None
Risk	None
Equalities	None
Corporate Strategy	None
Environmental Impact	None
Consultation	None

## BACKGROUND

- 5.1 Before being recommended for write off, a rigorous process to recover the debts has been applied in accordance with the Comhairle's Debt Recovery procedures. For Council Tax, summary warrants are granted at the Sheriff Court and forwarded to Sheriff Officers for enforcement.
- 5.2 In 2024/25 £54.1m of income was due from Council Tax, Non-Domestic Rates and Sundry Debts. No debts were written off in 2024/25 due to the recovery of systems following the cyber attack in 2023. On average, in years prior to 2024 less than 1% of annual income due for Council Tax or NDR is written off once all recovery routes have been exhausted.
- 5.3 In 2025/26 the total written off to date is £5,785.13, excluding the debts in the Appendix to the Report, as detailed below.

	Council Tax	NDR	Sundry Debts	Total
	£	£	£	£
Unable to trace	-	-	-	-
Deceased – no estate	-	-	-	-
Uneconomical to collect	-	11.36	5773.77	5785.13
Sequestration	-	-	-	-
Unable to pursue	-	-	-	-
Former Tenant Arrears	-	-	-	-
<b>TOTAL</b>	<b>0.00</b>	<b>11.36</b>	<b>5773.77</b>	<b>5785.13</b>

**APPENDIX: WRITE OFFS OVER £2,000**

<b>No.</b>	<b>Year</b>	<b>Type of Debt</b>	<b>Amount Outstanding £</b>	<b>Reason</b>
1.	2000-2024	Council Tax	£2,456.31	Deceased – no estate
2.	2008-2024	Council Tax	£3,990.00	Deceased – no estate
3.	2020-2023	Council Tax	£2,930.91	Deceased – no estate
4.	2018-2024	Council Tax	£2,440.20	Deceased – no estate
5.	2020-2023	Council Tax/Housing Benefit Overpayment	£2,559.10	Deceased – no estate
6.	2019	Sundry Debt	£20,853.29	Deceased – no estate
7.	2017	Sundry Debt	£19,293.49	Deceased – no estate
8.	2020-2025	Sundry Debt	£13,574.30	Unable to pursue
9.	2019-2020	Sundry Debt	£11,882.18	Unable to pursue
10.	2015-2021	Sundry Debt	£8,231.49	Uneconomical to collect
		<b>GRAND TOTAL</b>	<b>£88,211.27</b>	