

Report of the Strategic Director Corporate Resources to the meeting of the Corporate Overview & Scrutiny Committee to be held on 27 February 2024

AD

Subject:

Business Rates and Council Tax Collection

Summary statement:

This report examines performance in and challenges for Business Rates and Council Tax collection.

The new Business Rates Rating List came into force on 1 April 2023. The report examines this and sets out an approach to encouraging early engagement by residents in Council Tax collection.

The majority of those liable for Council Tax pay as billed. Actions taken to collect Council Tax are not intended to create undue financial hardship, and the Council seeks to support those in most need. Some do avoid payment and action may be taken in these cases.

EQUALITY & DIVERSITY:

The Council Tax Reduction scheme provides for a discount in Council Tax for bill payers on a low income or low wage and supports the council's equality duty to support low-income households.

Joanne Hyde
Strategic Director, Corporate Resources

Portfolio:
Leader of Council

Report Contact: Caroline Lee
Phone: (07811) 088655
E-mail: caroline.lee1@bradford.gov.uk

Overview & Scrutiny Area:
Corporate

1. SUMMARY

- 1.1. Performance on collection is being maintained despite the current cost of living crisis. Some of this is due to the impact of government funded relief schemes to support residents and businesses which were applied in 2023/24.
- 1.2. The new Business Rates Rating List came into force on 1 April 2023. The report examines this and sets out an approach to encouraging early engagement by residents in Council Tax collection.
- 1.3. The majority of those liable for Council Tax pay as billed. Actions taken to collect Council Tax are not intended to create undue financial hardship, and the council seeks to support those in most need. Some do avoid payment and action may be taken in these cases.

2. BACKGROUND

Business Rates

- 2.1 Business Rates (also known as National Non-Domestic Rates) are set by the government. The basic rates bill is determined by multiplying the rateable value of a property by the 'multiplier.' The Rateable Value of business properties across the district are determined by the Valuation Office Agency (VOA) - an Executive Agency of His Majesty's Revenue and Customs. The multiplier is expressed in pence per pound of rateable value and is set by the government. So, for example, if a business has a rateable value of £100,000 and the multiplier is 51.2p, the annual Business Rates liability would be £51,200 before any reliefs or exemptions are applied. The multiplier rates are 51.2p for the Non-Domestic Rating Multiplier and 49.9p for the Small Business Non-Domestic Rating Multiplier in 2023/24.
- 2.2 Various reliefs, both mandatory and discretionary, are available that reduce the Business Rates payable. These reliefs include Small Business Rates Relief, Mandatory Rate Relief, Retail, Hospitality and Leisure Relief etc.
- 2.3 In 2013, the government partially localised the Business Rates system. As a result, the council retains 49% of Business Rates collected, 50% is paid to the government, and 1% is paid to the West Yorkshire Fire Authority.

Council Tax

- 2.4 Council Tax is raised on an annual basis, following the budget setting process, for all households in the Bradford District. It is then collected over the course of the financial year following issue of the bill. Taxpayers are offered a range of methods of payment and dates on which they can pay. Direct Debit is the preferred option and Direct Debit payment dates are the 5th, 10th, 15th, 25th or 28th of each month and can be paid over 10 or 12 months.

- 2.5 The Council Tax Reduction (CTR) scheme helps low-income households reduce their bill by providing means tested support. The scheme for working age households is locally set, whilst that for pension-age claimants is a nationally prescribed scheme.
- 2.6 There are other discounts and exemptions that reduce the bill, the most common one being the 25% Single Occupier Discount. Council Tax is charged on both occupied and unoccupied properties and premiums are applied to long term empty properties.

BUSINESS RATES COLLECTION

- 2.7 The key measure of performance is the in-year collection rate (Table 1). Whilst this is used nationally to compare the council's performance, it takes no account of the differing socio-economic demographics of each area. The average national collection rate for Metropolitan Districts in 2022//23 was 96.2%; the collection rate for Bradford Council was 97.61% in 2022/23. More important is the eventual collection level (Table 2), although this figure is not widely reported. While all Businesses Rates that can be collected will be collected over time, increasing in-year collection improves the council's cash flow. Comparative arrears and write off data for West Yorkshire for 2022/23 is set out in Appendix 1.

Table 1: Business Rates Collection rates by year

Billing Year	Business Rates Liability	% Collection at 31-Dec	In year collection at 31-March
2023/24	£ 122 m	79.26 %	
2022/23	£ 131 m	82.88 %	97.61 %
2021/22	£ 118 m	77.31 %	95.59 %
2020/21	£ 86 m	66.79 %	90.33 %
2019/20	£ 141 m	79.03 %	97.54 %
2018/19	£ 141 m	79.03 %	97.94 %

Table 2 – Business Rates Eventual Collection Rates by year

Year of Charge	% Collected at end Dec -23	Outstanding Debt at end Dec -23
2022/23	98.51%	£1,904,937
2021/22	98.97%	£1,118,715
2020/21	98.61%	£1,114,630
2019/20	99.29%	£947,343
2018/19	99.59%	£557,763

NB: The table demonstrates how collection activity continues after the end of the financial year to which the debt relates and achieves similar collection rates over time with "trends" towards 100%. The total arrears level for Business Rates is £6.18m.

- 2.8 Comparing collection rates with previous years should be treated with caution. There are several factors that can affect both the amount to be collected and the amount collected not only in the current year, but also across previous years.

- New developments and business closures will affect the amount of

Business Rates charged. Consequently, the amount to be collected at the start of a year is likely to be a different amount than at the end of the year.

- Successful appeals against rateable values will reduce the amount of Business Rates to be collected in year; and, if backdated, will affect the previous years' 'to be collected' figure.
- The introduction, amendment and closure of Business Rates reliefs affects the amount to be collected across years.
- The Revaluation cycle has reduced from 5 years to 3 years. A new rating list and associated increases and reductions in rateable values affect the composition of the Rating List, impacting upon the tax raised.

2.9 The council supports businesses when they are facing financial difficulties if it is reasonable and practical to do so. Businesses are contacted early in the collection process to discuss their arrears. The Business Rates Team and Economic Development Team work closely to ensure that businesses facing challenges are helped in a co-ordinated way and where the availability of wider support can be signposted.

2.10 Where businesses are genuinely struggling to pay their rates, the council endeavours to make appropriate repayment arrangements. The council uses additional methods to contact businesses at an early stage to encourage payment using a multi-media tool to prompt payment. The aim of this is to front-load contact, encouraging payment or notifying the team that the business is struggling to pay at an early stage. Methods used here include text messaging and email contacts to prompt payment or to seek help and advice. The data is illustrated in Table 3.

Table 3: Numbers of statutory reminders/proactive contact

	Non statutory email/text messages	Statutory reminders	Statutory summonses
2023/24 as at 31 Dec 2023	12,154	4474	1,669
2022/23	7,120 (started mid 2022)	6,031	1,885
2021/22	0	5,462	2,421
2020/21	0	0	0

2.11 Business Rates data is matched to Company House records monthly and the latest report shows that there are 383 cases at proposal to strike off and 106 cases identified as being in liquidation: administration or other form of insolvency. In recent years we have seen an increase in companies at the proposal to strike off stage. This can be where a business simply ceases to trade and waits for a formal process within Companies House to take place. Where a debt is outstanding, the Council depending upon the circumstances relating to each case, can object to the strike off. Sometimes this results in the businesses contacting the Council to settle the debt.

2.12 The calculation of Business Rates arrears is quite complex. For example, some or all an outstanding debt can be negated by a successful appeal. This could mean

the council having to make refunds, backdated over several years. This impacts not only on debt collection, but also on the council's budget position. Consequently, the council makes provision for fluctuations in rateable values resulting from appeals in its Budget process. In 2023/24, successful appeals by businesses have resulted in retrospective adjustments in liability (some from 2010) resulting in credits totalling £2.11m.

- 2.13 Where attempts to collect Business Rates that are owed have been unsuccessful the Service will take legal action against ratepayers. Some ratepayers may contest the application for a liability order or seek to have one set aside that had been previously granted.
- 2.14 In 2022/23, the Business Rates Team dealt with 4 contested liability order hearings, 2 applications to set aside liability orders already granted, made 7 applications for winding up orders in respect of companies and 1 application for a bankruptcy petition (though not all of these were resolved within the year).
- 2.15 Before undertaking legal action (or when considering the response to applications to set aside liability orders) the Service carefully considers all the relevant circumstances to ensure that its decisions are appropriate. As a result of this approach the authority was successful in all its applications either by reaching a payment settlement with the other party or by obtaining the order it was seeking.
- 2.16 Additionally the Service is part of a long running legal action against the misuse of Members Voluntary Liquidation to avoid Business Rates along with a group of 9 other Local Authorities. Recently this case was heard at the Supreme Court and the application to strike out the Local Authorities applications for liability orders was refused. This case will now continue to progress through the lower Courts and reflects the Council's determination to challenge those seeking to avoid paying the Business Rates that are due.

3.0 Future Business Rates changes

- 3.1 In the Autumn statement 2023, the Chancellor announced that the Small Business Rates Multiplier will be frozen at 49.9p in 2024/25 while the standard multiplier will be increased by September's Consumer Price Index (CPI) from 51.2p to 54.6p.
- 3.2 The current 75% relief for eligible Retail, Hospitality and Leisure properties up to a cash cap of £110,000 per business is being extended for 2024/25.
- 3.3 Investment Relief will provide 100% relief from the impact of higher bills for occupiers where eligible improvements to an existing property increase the rateable value over a 12-month period. The scheme will start in April 2024 and will be reviewed in 2028.
- 3.4 Local Authorities will be fully compensated for the loss of income because of these business rates measures and will receive new burdens funding for administrative and IT costs.

4.0 COUNCIL TAX COLLECTION

4.1 A key measure of Council Tax collection performance is the in-year collection rate; that is, the amount of Council Tax collected in the year for which it was raised. Whilst this is quite a weak measure, which takes no account of the differing demographics or deprivation of each area, local Council Tax Reduction schemes, local exemptions and premiums or the eventual collection rate, it is used nationally to compare Council performance and is set out below in Table 4. Bradford continues to be in the bottom quartile on this measure along with other large Metropolitan Districts; the average national collection rate for Metropolitan Districts in 2022/23 was 93.7%; the collection rate for Bradford Council was 94.4% in 2022/23. A more meaningful measure for Local Authorities is the eventual collection levels. This figure is not widely reported but is detailed in Table 2. This table shows the full year collection rates from 2017/18, and the amounts that remain outstanding as at the end of December 2023. On-going efforts ensure that all the Council Tax that is collectable is collected - although it can take several years to achieve this in some cases. Efforts continue to collect outstanding amounts, for example, through an agreed payment plan or through an attachment to earnings or benefits but this can take some time.

Table 4 - Council Tax Collection Rates – In year collection

Billing Year	No. of Households	Council Tax Liability	% Collection at 31 Dec	In year collection at 31 March
2023/24	222,276	£288m	74.43%	-
2022/23	221,329	£272m	75.11%	94.4%
2021/22	220,130	£259m	75.25%	94.4%
2020/21	219,294	£242m	74.83%	94.2%
2019/20	219,042	£240m	75.18%	94.0%
2018/19	217,847	£227m	75.17%	93.9%
2017/18	216,385	£205m	75.50%	94.2%

Table 5 - Council Tax Eventual Collection Rates by year

Year of Charge	% Collected as at end Dec 23	Outstanding Debt as at end Dec 23
2017/18	97.73%	£598,888
2018/19	97.59%	£1,094,149
2019/20	97.71%	£2,187,852
2020/21	97.65%	£3,397,872
2021/22	97.05%	£6,098,421
2022/23	95.50%	£9,991,528

NB: The table demonstrates how collection activity continues after the end of the financial year to which the debt relates and achieves similar collection rates over time.

- 4.2 Table 6 shows the value of arrears including outstanding costs that are brought forward each year into the new billing year as a percentage of the new year's raised debit. Despite increasing amounts raised, the Council is improving the arrears position as a proportion of increasing liabilities.

Table 6- Council Tax arrears year on year as a Percentage of Debit raised.

BFWD into	Net Arrears (incl costs)	New billing Debit	Arrears as % of new Debit
19/20	£34,933,858	£239,187,315	14.6%
20/21	£37,591,612	£250,434,899	15.0%
21/22	£35,400,188	£258,276,734	13.7%
22/23	£34,712,530	£271,838,238	12.8%
23/24	£37,014,014	£287,600,530	12.9%

- 4.3 Some arrears need to be written off, for example when the debtor has died, become bankrupt or is untraceable etc. Write offs in year apply to all debts not just the debts raised in year but over time, the Council writes off around 2% of debt and this is in line with the financial and budgetary forecasts for collection of the tax. Comparative arrears and write off data for West Yorkshire in 2022/23 is set out in Appendix 1.

Table 7 – Debts written off each year as a percentage of debit.

Billing Year	Debts Written Off in year	WO As % of Debit
19/20	£3,670,810.94	1.5%
20/21	£6,114,403.79	2.4%
21/22	£6,660,288.00	2.6%
22/23	£2,774,744.25	1.0%
Average	£4,805,061.75	1.9%
23/24 at 31 Dec	£2,687,814.10	0.9%

- 4.4 The in-year collection rate has been consistent over the past few years, despite increases in the number of households paying Council Tax and the increase in the amount payable.
- 4.5 The Council Tax Reduction (CTR) scheme provides financial help to low-income households. There are 28,995 working-age CTR claimants on 31 December 2023. The Council's CTR scheme means that working age households will always have something to pay and collection from these low-income households is often challenging. The current scheme parameters are that a minimum 30% of a Council Tax Band A charge must be paid. Those in higher bands will have more to pay. This means that a working age household on full CTR would be paying at least £387 per year. Given that deductions from benefit payments are between £17 and £18.44 per month, if this payment method is used it means that an arrears situation will occur as payments taken via attachment of benefits will not meet current year's

liability. This is not desirable for either the taxpayer or the council. An attachment of benefits can only be sought if the council has obtained a Liability Order in the Magistrate’s Court and this incurs additional costs for the resident, currently £85.

- 4.6 There have been some additional reductions to bills for CTR claimants in recent years and these are set out in Table 3 below. There has been no announcement of any similar funding in 2024/25.

Table 8 - Additional funding to support those in receipt of Council Tax Reduction by year

Year	Scheme	Amount awarded to CTR claimants	Funding
2020/21	COVID Hardship Grant	Up to £150	£5.8m
2021/22	Local Council Tax Support Grant	Up to £100	£3.8m
2022/23	No government scheme – council funded.	Up to £50	£1.8m
2023/24	Council Tax Support Fund	Up to £30	£1.1m

- 4.7 Homes that have been unoccupied and substantially unfurnished for at least two years are subject to a Council Tax premium charge. The premium charge is in addition to the usual Council Tax charge that applies to the property. From April 2021, the premium charges are

- 100% for homes empty at least 2 years, but less than 5 years.
- 200% for homes empty at least 5 years, but less than 10 years.
- 300% for homes empty at least 10 years.

Table 9 - Empty property premium charge & collection

Collection Year	Number of Dwellings	Premium charge	Liability	£ collected at 31/12	% collected at 31/12
2021/22	138	300%	£735,864	£484,113	65.79%
	245	200%	£1,031,358	£622,108	60.32%
	943	100%	£2,597,466	£1,476,683	56.85%
Totals 2021/22	1,326	-	£4,364,688	£2,582,904	59.18%
2022/23	138	300%	£746,117	£458,148	61.40%
	238	200%	£1,054,850	£583,160	55.30%
	858	100%	£2,323,549	£1,337,803	57.60%
Totals					

2022/23	1,234	-	£4,124,515	£2,379,112	57.70%
2023/24	144	300%	£881,457	£481,369	54.61%
	247	200%	£1,092,806	£559,341	51.18%
	813	100%	£2,364,503	£1,228,092	51.94%
Totals 2023/24	1204	-	£4,338,766	£2,268,802	52.29%

- 4.8 The application of premium charges means that there is more to collect per property. Collection from owners of empty properties and collection in respect of periods when properties were empty can be more difficult and prone to more enquiries and disputes about the charge. Legal processes to recover charges from empty properties are often lengthier as the owner may be more difficult to trace and consequently in-year collection rates are lower.
- 4.9 Premium charges were not introduced to raise more Council Tax, but as an opportunity to dis-incentivise owners leaving properties vacant and support efforts to reduce the number of empty properties across the district. The numbers of properties subject to a premium charge are reducing, there were 1,469 properties in 2018, the current number is 1204.
- 4.10 The Levelling Up and Regeneration Act 2023 enables local authorities to amend the 100% empty premium so it can be applied after 1 year, and to introduce a discretionary premium on second homes (i.e. empty and furnished properties) of 100%. These proposals can come into force from April 2024 (for unfurnished properties) and in April 2025 (for furnished properties), if 12 months' notice has been given to the taxpayer. The Council will consider whether it wishes to exercise this discretionary option on 22 February 2024.
- 4.11 Ensuring that Council Taxpayers pay as billed or make arrangements to pay their bill helps minimise the build-up of Council Tax arrears, which is beneficial for both the Council Taxpayer and the Council. The Council has developed a good working relationship with Citizens Advice, and we continue to follow the Citizens Advice 'Council Tax Protocol' for low-income households. We also have a partnership with the Money Adviser Network to act as a referral point for customers who need budget and debt advice. Where customers present with multiple debt problems, they will be encouraged to allow a referral to take place. This will help the customer and allows us to tailor our collection approach accordingly, e.g., by allowing them extra time to formulate a payment plan.
- 4.12 To help taxpayers avoid the build-up of arrears, prevent court costs, and to identify alternative means of support, if necessary, it is important to contact the council as soon as residents begin to struggle with payments. Early engagement provides greater scope for support and better enables households to manage their finances. A customer facing Council Tax Commitment ¹ to the districts' residents is published on the council's website.

¹ <https://www.bradford.gov.uk/council-tax/payments-arrangements-and-balances/council-tax-collection-policy/>

- 4.13 Every effort is made to engage with and to support those struggling to pay their Council Tax bill. Pre action processes have been put in place to further encourage engagement and reduce the need for formal recovery action. Our pre-action processes use a software solution that contacts customers through automated voice messages, text messages and email. In addition, the system provides real time, accurate, data about responses to the contact; something that could not be monitored previously. This data helps us to better understand who has reacted to our messages, what contact method is most effective and when and signpost those who have asked for further help etc. The contact represents additional engagement activity over and above existing statutory procedures and provides more opportunities for customers to be alerted about missed payments. In many cases this will avoid the need for court costs to be added to their accounts if the taxpayer engages with us. In 2023, The Council Tax team were successful in winning a national Innovation award from the Institute of Revenues, Rating & Valuation (IRRV) because of the introduction of these pre action processes.

Table 5: Numbers of statutory and non-statutory items issued.

Full year figures unless stated otherwise.

	Non statutory emails/text/voice messages	Statutory reminders	Statutory summonses
2020/21	96,406 <i>(commenced Oct 2020)</i>	98,699	13,886
2021/22	147,518	100,246	33,885
2022/23	70,989	80,804	35,043
2023/24 <i>to date</i>	51,674	69,856	25,738

- 4.14 There are other sources of help that might be available to assist Council Taxpayers during the current cost of living crisis, for example Household Support Grant funding, government cost of living payments and support with utility costs. All outgoing correspondence provides links to the help and support available for residents including www.costoflivingbradford.co.uk and we discuss additional support needed and signpost as appropriate during telephone calls and face to face contact with residents.

5 FINANCIAL & RESOURCE APPRAISAL

- 5.1 The Council's 2022/23 in- year collection rates were 94.4% for Council Tax and 97.61% for Business Rates in 2022/23. The collection of arrears will continue.
- 5.2 Some debt will always be uncollectable due to factors such as untraceable taxpayers, deaths, bankruptcy, insolvency and where the Magistrates have chosen to remit a debt.
- 5.3 Historically, Bradford receives less Business Rates income than anticipated. This has mainly been due to successful appeals against rateable values being higher than provided for, leading to refunds backdated over several years.
- 5.4 The Council Tax base is at risk of a reduction due to work being done by the Valuation Agency in changing how Houses in Multiple Occupation (HMO) are

treated. Some assessments that currently have an individual band could be merged into one HMO assessment. This would mean a reduction in the number of properties in the list, and thus less income raised. Whilst final impacts are not known this has been estimated to be around 600 properties (400 band D equivalents). This has been factored into the Council Tax Base for 2024/25.

6 RISK MANAGEMENT AND GOVERNANCE ISSUES

- 6.1 Any delay in billing and recovering Council Tax does increase the long-term risk of lower collection rates, so it is imperative that processes and resources are strong. The Council is currently exploring the refinement of customer contact journeys with a view to automating some incoming calls, The aim is to release capacity in the team to do more complex work.
- 6.2 Any growth in the Council Tax Reduction (CTR) caseload creates pressure on the Collection Fund. This is of course, reliant on the national and local economy.
- 6.3 Planning for the consequences of successful Business Rate appeals is already built into the council's Budget process. A prudent approach is taken when considering the likely impact of appeals which is monitored to ensure that the council's reserves policy continues to meet the council's financial planning needs.

7 LEGAL APPRAISAL

- 7.1 A Council Tax Reduction (CTR) scheme is made under section 13A (2) Local Government Finance Act (LGFA) 1992 - and applies to (a) Persons whom the authority considers to be in financial need, or (b) Persons in classes consisting of persons whom the authority considers to be, in general, in financial need. The legislation also requires the council to consider, annually, whether it wishes to revise its Council Tax Reduction scheme.
- 7.2 Discretion to set Council Tax Premiums is made under Section 11B of the Local Government Finance Act 1992 as amended.
- 7.3 The Local Government Finance Act 1988 gives authority to the council, as the Billing Authority, to administer the billing and collection of Business Rates.

8.0 OTHER IMPLICATIONS

8.1 EQUALITY & DIVERSITY

The CTR scheme provides for a discount in Council Tax for bill payers on a low income or low wage and supports the Council's equality duty to support low-income households.

8.2 SUSTAINABILITY IMPLICATIONS

Rate relief schemes help to support the sustainability and growth opportunities of small businesses. New green reliefs support the sustainability agenda.

8.3 TACKLING THE CLIMATE EMERGENCY IMPLICATIONS

None within the context of this report

8.4 COMMUNITY SAFETY IMPLICATIONS

None within the context of this report

8.5 HUMAN RIGHTS ACT

None within the context of this report

8.6 TRADE UNION

None

8.7 WARD IMPLICATIONS

None within the context of this report

**8.8 AREA COMMITTEE ACTION PLAN IMPLICATIONS
(for reports to Area Committees only)**

N/A

8.9 IMPLICATIONS FOR CHILDREN AND YOUNG PEOPLE

The provision of both working-age and pension-age Council Tax Reduction schemes benefits low-income households.

The Council currently supports Care Leavers who live in the district up the age of 25 by means of an exemption from Council Tax if they live alone. A discount of up to 50% is allowed if they are aged under 25.

8.10 ISSUES ARISING FROM PRIVACY IMPACT ASSESMENT

N/A

9. NOT FOR PUBLICATION DOCUMENTS

None

10. OPTIONS

N/A

11. RECOMMENDATIONS

That this committee notes, and gives its view on, progress in the collection of Council Tax and Business Rates.

12. APPENDICES

12.1 Appendix 1 Comparative Arrears and Write off Data from the QRC4 Return 22/23

13. BACKGROUND DOCUMENTS

- City of Bradford Metropolitan District Council CTR scheme
- Levelling Up and Regeneration Act 2023
- Local Government Finance Act 1988
- Corporate Overview & Scrutiny Committee Report: Council Tax and Business Rate Collection, 9 February 2023

Appendix 1 Comparative Arrears and Write off Data from the QRC4 Return 22/23

NNDR							
Authority	1. Estimated net collectable debit in respect of 2022-23 (£ thousand)	13. Arrears for 2021-22 and earlier years brought forward on 1 April 2022 (£ thousand)	Arrears for <=21/22 @1/4/22 as % of 22/23 NCD	18. Amounts relating to 2020-21 and earlier years written-off that were in 2022-23 (£ thousand)	Arrears WO in 22/23 for 20/21 or earlier arrears	24. Total Arrears outstanding as at 31 March 2023 (£ thousand)	All arrears @ 31/3/23 as % 22/23 NCD
Bradford	130114	13085	10.1%	865	0.7%	7473	5.7%
Calderdale	54913	8995	16.4%	5544	10.1%	3531	6.4%
Kirklees	99828	9269	9.3%	1010	1.0%	9119	9.1%
Leeds	365726	31367	8.6%	1055	0.3%	23224	6.4%
Wakefield	132470	6625	5.0%	273	0.2%	6188	4.7%
England	25052413	2560826	10.2%	149434	0.6%	2455898	9.8%
Metropolitan Districts	4109386	535543	13.0%	41782	1.0%	540591	13.2%
CTax							
Authority	1. Estimated net collectable debit in respect of 2022-23 (£ thousand)	13. Arrears for 2021-22 and earlier years brought forward on 1 April 2022 (£ thousand)	Arrears for <=21/22 @1/4/22 as % of 22/23 NCD	18. Amounts relating to 2020-21 and earlier years written-off that were in 2022-23 (£ thousand)	Arrears WO in 22/23 for 20/21 or earlier arrears	24. Total Arrears outstanding as at 31 March 2023 (£ thousand)	All arrears @ 31/3/23 as % 22/23 NCD
Bradford	271160	34386	12.7%	2014	0.7%	38482	14.2%
Calderdale	124503	20661	16.6%	156	0.1%	23446	18.8%
Kirklees	244526	23445	9.6%	1502	0.6%	26115	10.7%
Leeds	441895	65302	14.8%	827	0.2%	75159	17.0%
Wakefield	198096	31944	16.1%	641	0.3%	33612	17.0%
England	37155298	4957403	13.3%	146720	0.4%	5475791	14.7%
Metropolitan Districts	6486150	1399467	21.6%	40443	0.6%	1574894	24.3%