



**Information Governance Team**

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19 September 2023

Dear Sir/Madam

**Freedom of Information Act 2000 (FOIA)**

**Request ID: FOI540064484**

Thank you for your request for information relating to Debt collection and write-off policies.

You have requested the following information:

**1. Can you please confirm whether your organisation has a corporate or departmental debt collection policy? If yes, please specify which and provide copies of the policy or a link to the source where it can be accessed.**

We confirm our Revenues Service is responsible for the collection of Council Tax, Non-Domestic Rates, Housing Benefit Overpayments and Corporate Debt (also referred to as Sundry Debt). Our Revenues Service has a Council Tax Debt Recovery Policy which is available for you to view via the below link:

<https://www.coventry.gov.uk/council-tax/happens-i-dont-pay-council-tax/3>.

Please note we do not have policies for NDR, HBOP or Corporate Debt.

**2. Can you please confirm whether your organisation has a corporate or departmental write-off policy? If yes, please specify which and provide copies of the policy or a link to the source where it can be accessed.**

We confirm that we do have a write-off policy which is published. However, please be advised our policy is an internal process for staff to consider when referring an amount for authorisation to be written off.

**3) Can you please confirm whether your organisation utilizes enforcement agents to collect statutory debts? If yes, could you also confirm if any added value services are extracted due to this contract, such as fintech utilization or financial assistance? Additionally, please provide a list of the types of debts for which enforcement agents are used.**

**4. Can you please confirm whether your organisation utilises debt collection agents (DCA) to collect debts owed to the organisation? ? If yes, could you also confirm if any added value services are extracted due to this contract, such as fintech utilization or financial assistance? please provide a list of the types of debts for which Debt collection agents are used.**

We confirm that we do utilise enforcement agents to collect statutory debts and debt collection agents (DCA) to collect debts owed to the Council.

With regards to whether any added value services are extracted which you requested in both Questions 3 ad 4, it is confirmed that the Council does hold information pursuant to your request. However, it is our view that the information is exempt from disclosure under Section 43(2) – Commercially Sensitive Information. Section 43(2) exempts information from disclosure where disclosure of that information would, or would be likely to, prejudice the commercial interests of any person (an individual, a company, the public authority itself or any other legal entity).

It is the Council's position that the third-party providers and its own commercial interests would be prejudiced and/or would be likely to be prejudiced by the disclosure of the requested information.

Once the information is disclosed this means that it will be in the public domain and it could not only be used by the requester but also any other providers in a similar market.

#### **Arguments in favour of disclosure.**

- Promote accountability and transparency for the Council's decisions and in its spending of public money.
- Assist the public to understand and challenge our decisions.
- Inform the public of the activities carried out on their behalf, allowing for more user involvement and collaborative decision making.
- Enable the public to better scrutinise the public monies spent

#### **Arguments against disclosure.**

- There is a public interest in allowing public authorities to withhold information which if disclosed, would reduce providers' ability to compete in a commercial environment.
- The successful providers operate in a competitive market. If prejudicing the commercial interests of the successful providers in the market would distort competition in that market, this would not be in the public interest.
- Disclosure of information may cause unwarranted reputational damage or loss of confidence in the Council.
- Revealing information such as a pricing mechanism can be detrimental to a provider's commercial interest. If an organisation has knowledge of a provider's business model, it can exploit this for its own commercial interest. This would also have a detrimental impact on the Council on other contracts and procurements by distorting the market, for the reasons stated above.

Having considered the arguments for and against disclosure, the Council has decided that the public interest in this case is best served by maintaining the exemption under section 43(2) FOIA and by not disclosing the information requested.

The decision to withhold the information requested is therefore upheld on the basis that Section 43(2) in relation to commercially sensitive information has been applied correctly.

**5. Can you please confirm whether your organisation has a local authority-owned enforcement agent facility for undertaking taking control of goods fees regulations debt collections? If yes, please provide a list of debts for which this the debts the team collects, and kindly provide a copy of the notice of enforcement that is used.**

We confirm we do not own an enforcement agent facility for undertaking taking control of goods fees regulations” debt collections.

**6. Please confirm the total amount of debt written off by your local authority for the years 2021/22 and 2022/23. Please break down the figures by debt area, such as Council Tax, Parking, and Sundry Debt etc.**

In response to Question 6, please refer to the attached table.

The supply of information in response to a FOI request does not confer an automatic right to re-use the information. You can use any information supplied for the purposes of private study and non-commercial research without requiring further permission. Similarly, information supplied can also be re-used for the purposes of news reporting. An exception to this is photographs. Please contact us if you wish to use the information for any other purpose.

For information, we publish a variety of information such as: [FOI/EIR Disclosure Log](#), [Publication Scheme](#), [Facts about Coventry](#) and [Open Data](#) that you may find of useful if you are looking for information in the future.

If you are unhappy with the handling of your request, you can ask us to review our response. Requests for reviews should be submitted within 40 days of the date of receipt of our response to your original request – email: [infogov@coventry.gov.uk](mailto:infogov@coventry.gov.uk)

If you are unhappy with the outcome of our review, you can write to the Information Commissioner, who can be contacted at: Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF or email [icocasework@ico.org.uk](mailto:icocasework@ico.org.uk).

Please remember to quote the reference number above in your response.

Yours faithfully

**Information Governance**

Debt Type	2021/22	2022/23
Council Tax	£1,506,167.12	£1,732,684.26
Non-Domestic Rates	£618,179.11	£771,410.61
Housing Benefit Overpayments	£339,261.03	£216,941.89
Corporation Debt	£337,064.64	£700,521.48