



To Executive Councillor for Housing
Report by Business Manager / Principal Accountant (Housing)
Relevant Scrutiny Committee Housing Scrutiny Committee 21 June 2016

2015/16 Revenue and Capital Outturn, Carry Forwards and Significant Variances – Housing Revenue Account

Key Decision

1. Executive summary

1.1 This report presents, for the Housing Revenue Account :

- a) A summary of actual income and expenditure compared to the final budget for 2015/16 (outturn position)
- b) Revenue and capital budget variances with explanations
- c) Specific requests to carry forward funding available from budget underspends into 2016/17.
- d) A summary of housing debt which was written off during 2015/16.

2. Recommendations

Under Part 1 of the Housing Scrutiny Committee Agenda, the Executive Councillor, is recommended, following scrutiny and debate at Housing Scrutiny Committee:

- a) To approve carry forward requests totalling £1,987,000 in revenue funding from 2015/16 to 2016/17, as detailed in **Appendix C**

Under Part 2 of the Housing Scrutiny Committee Agenda, the Executive Councillor for Housing is asked to recommend to Council (following scrutiny and debate at Housing Scrutiny Committee):

- b) Approval of carry forward requests of £2,171,000 in HRA and General Fund Housing capital resources from 2015/16 to 2016/17 to fund rephased net capital spending, as detailed in **Appendix D** and the associated notes to the appendix.

3. Background

Revenue Outturn

3.1 The overall revenue budget outturn position for the Housing Revenue Account is given in the table below.

2014/15 £'000	Housing Revenue Account Summary	2015/16 £'000	% Final Budget
(70)	Original Budget (HRA Use of Reserves)	990	9.5
3,393	Adjustment – Prior Year Carry Forwards	9,272	88.9
0	Adjustment – Service Restructure Costs	270	2.6
0	Adjustment – Increased Interest Receipts	(97)	(1.0)
1,488	Other Adjustments	0	0
4,811	Final Budget	10,435	100.0
(4,771)	Outturn	5,497	52.7
(9,582)	(Under) / Overspend for the year	(4,938)	(47.3)
9,272	Carry Forward Requests	1,987	19.0
(310)	Resulting Variation for the HRA	(2,951)	(28.3)
0	Other variances	0	0
(310)	Variance and reduced use of HRA Reserves	(2,951)	(28.3)

- 3.1 **Appendix A** shows original and final budgets for the year (with the movements summarised in the above table) and compares the final budget with the outturn position for the HRA for 2015/16. The original revenue budget for 2015/16 was approved by the Executive Councillor for Housing on 14 January 2015.
- 3.2 **Appendix B** provides explanations of the main variance.
- 3.3 **Appendix C** lists revenue carry forward requests.
- 3.4 The net underspend across the Housing Revenue Account of £4,938,798 incorporates a number of key areas of underspending.
- 3.5 Slippage and savings in the Housing Capital Investment Plan result in a reduced use of revenue financing of capital expenditure of £3,090,512, non-delivery of much of the 2015/16 revenue planned maintenance programme results in an underspend of £842,369, a reduction in void activity in 2015/16 means that repairs underspending in this area is £312,321 and changes to the Housing Services restructure at implementation stage result in a lower level of exit cost being incurred than provided for as a worst case scenario, with underspending of £210,000.

Capital Outturn

- 3.6 The overall capital budget outturn position for the Housing Capital Investment Plan (HRA and Housing General Fund) is provided in the table below. **Appendix D** shows the outturn position by programme with the associated notes providing explanations of variances.

2014/15 £'000	HRA Capital Summary	2015/16 £'000	% Final Budget
32,839	Original Budget	29,946	81.2
11,733	Adjustments (Rephasing from prior year)	13,758	37.3
(5,315)	Other Adjustments	(6,830)	(18.5)
39,257	Final Budget	36,874	100.0
24,404	Outturn	33,355	90.5
(14,853)	(Under)/Overspend for the year	(3,519)	(9.5)
13,758	Rephasing Requests	2,171	5.9
(1,095)	(Under) / Overspend	(1,348)	(3.6)

- 3.7 Spending in the Housing Capital Investment Plan in 2015/16 has been at a far higher level than has been achieved in previous years, with both decent homes and new build expenditure delivering against the budgets set for the year.
- 3.8 The biggest area of slippage in the programme is in respect of the refurbishment scheme at Ditchburn Place, where work is yet to begin. There have been significant delays in the project, which will ultimately be delivered in a phased manner, with many residents still in occupation, due to the need to obtain planning permission for some of the changes proposed and overcoming some challenges in securing a contractor to undertake the works.
- 3.9 Permission is sought to re-phase the use of £1,686,000 of direct revenue financing of capital expenditure from the Housing Revenue Account and £545,000 of land receipt into 2016/17 and beyond to finance the re-phased capital expenditure identified. The resulting use of direct revenue financing of capital will be a reduction in the use of this resource of £110,000 in 2015/16 and an increase in 2017/18 of £1,796,000. The deferred use of revenue resource to fund capital expenditure also recognises the need to fund £60,000 of expenditure that would otherwise have been met by HCA grant, where the grant was received earlier than anticipated and therefore used to finance expenditure in 2015/16.

HRA Write Offs

- 3.10 In line with the revised process for the writing off of HRA debt, considered by Housing Scrutiny Committee in March 2015, this report also provides an appendix detailing write off of HRA debt during the financial year 2015/16.

Appendix E includes a summary of debt written off by both category of write off and also value banding.

4. Implications

- 4.1 The variance from the final revenue budget (see above), would result in a decreased use of Housing Revenue Account of £4,938,798. After rephasing resource for capital projects financed from revenue, and carry forward of revenue resource to fund deferred revenue expenditure, the overall variance and decreased use of Housing Revenue Account Reserves is £2,951,798.
- 4.2 A decision not to approve a carry forward request may impact on officers' ability to deliver the service or scheme in question and this could have staffing, equality and poverty, environmental, procurement, consultation and communication and/or community safety implications.

5. Background Papers

- Directors Variance Explanations – March 2016
- Budgetary Control Reports to 31 March 2016

6. Inspection of papers

To inspect the background papers or if you have a query on the report please contact:

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Housing Committee - Housing Revenue Account

Revenue Budget 2015/16 - Final Outturn

Service Grouping	Original Budget £'s	Final Budget £'s	Outturn £'s	Variation Increase/ (Decrease) £'s	Carry Forward Requests - see Appendix C £'s	Net Variance £'s
INCOME						
Dwelling Rents	(37,185,810)	(37,185,810)	(37,032,891)	152,919	0	152,919
Rental Income (Other)	(1,096,480)	(1,096,480)	(1,104,609)	(8,129)	0	(8,129)
Service Charges	(2,447,980)	(2,447,980)	(2,572,346)	(124,366)	0	(124,366)
Contributions towards Expenditure	(3,210)	(3,210)	(97,545)	(94,335)	0	(94,335)
Other Income (Incl. RTB Capitalisation)	(455,090)	(455,090)	(432,810)	22,280	0	22,280
Total Income	(41,188,570)	(41,188,570)	(41,240,201)	(51,631)	0	(51,631)
EXPENDITURE						
Supervision & Management (General)	3,441,480	3,268,270	2,930,678	(337,592)	0	(337,592)
Supervision & Management (Special)	2,414,310	2,507,580	2,513,365	5,785	0	5,785
Repairs & Maintenance	6,824,030	6,855,150	5,645,005	(1,210,145)	301,000	(909,145)
Depreciation	10,509,920	11,444,060	8,711,358	(2,732,702)	0	(2,732,702)
Debt Management Expenditure	21,180	21,180	0	(21,180)	0	(21,180)
Other Expenditure	3,038,890	3,406,820	3,343,645	(63,175)	0	(63,175)
Total Expenditure	26,249,810	27,503,060	23,144,051	(4,359,009)	301,000	(4,058,009)
Net Cost of HRA Services	(14,938,760)	(13,685,510)	(18,096,150)	(4,410,640)	301,000	(4,109,640)
Interest Receivable (Interest on Balances)	(228,910)	(326,420)	(466,080)	(139,660)	0	(139,660)
(Surplus) / Deficit on the HRA for the Year	(15,167,670)	(14,011,930)	(18,562,230)	(4,550,300)	301,000	(4,249,300)
Appropriations / Other Movement in the HRA Balance						
Loan Interest	7,541,290	7,541,290	7,541,505	215	0	215
Housing Set-Aside	0	0	0	0	0	0
Depreciation Adjustment (MRA)	(2,351,280)	(3,285,420)	(769,806)	2,515,614	0	2,515,614
Impairment	0	0	186,185	186,185	0	186,185
Direct Revenue Financing of Capital	10,968,440	20,191,440	17,100,928	(3,090,512)	1,686,000	(1,404,512)
(Surplus) / Deficit for year	990,780	10,435,380	5,496,582	(4,938,798)	1,987,000	(2,951,798)
(Surplus) / Deficit b/f	(14,864,833)	(14,864,833)	(14,864,833)			
Transfer to / from Ear-Marked Reserves	0	0	(422,307)			
Balance Carried Forward	(13,874,053)	(4,429,453)	(9,790,558)	0	0	0

Changes between original and final budgets may be made to reflect:

- departmental restructuring
- approved budget carry forwards from the previous financial year
- technical adjustments, including changes to the capital accounting regime
- virements approved under the Council's constitution
- additional external revenue funding not originally budgeted for

and are detailed and approved:

- in the June committee cycle (outturn reporting and carry forward requests)
- in September (as part of the HRA Mid-Year Financial Review)
- in the January committee cycle (as part of the HRA budget setting report)
- and via technical adjustments/virements throughout the year

Housing Committee - Housing Revenue Account

Revenue Budget 2015/16 - Major Variances from Final Revenue Budgets

Service Grouping	Reason for Variance	Amount £
Supervision and Management (General)		
HRA Departmental Overheads	The financial provision made for potential exit costs arising from the Housing Services restructure was higher than the level of funding required once all recruitment had been completed, resulting in an underspend (£210k). HRA maternity provision was not required in 2015/16 (£33k). Employee costs underspent due to vacancies in the team and abortive HRA development fee budget not utilised in the year.	(276,185)
City Homes	Underspending in this area was due predominantly to staff vacancies held pending the outcome of the Housing Services restructure, coupled with general underspending in office based costs.	(73,992)
Provision for Central Costs	The provision held in the HRA for contribution towards the cost of corporate change was insufficient to meet the HRA share of costs incurred in 2015/16.	32,653
Computer Services	IT services underspent, particularly in relation to the Housing Management System, where savings have been realised and development has not been undertaken as anticipated. Budget has been reduced accordingly in 2016/17.	(25,949)
	Minor Variations	5,881
	Total	(337,592)
Supervision and Management (Special)		
Estate Management	Overspending due to the costs of dealing with increased levels of fly-tipping on housing estates across the city coupled with increased electricity costs in communal areas of flatted accommodation.	41,258
Independent Living Service	Support income from the County Council and self-funding tenants was above that anticipated, particularly due to continued County Council funding for staff transferred to the City Council under TUPE for the earlier part of 2015/16.	(32,912)
Temporary Accommodation	Underspending due to staffing vacancies and utility costs being lower than anticipated.	(30,578)
Brandon Court	The cost of gas, electricity and water used at this scheme was significantly higher than anticipated. Both the usage levels and the budgets for utilities will be reviewed as part of the 2017/18 budget process.	15,267

Housing Committee - Housing Revenue Account

Revenue Budget 2015/16 - Major Variances from Final Revenue Budgets

Service Grouping	Reason for Variance	Amount £
Ditchburn Place	Income from the County Council for the use of the Day Centre at Ditchburn Place was under-achieved in 2015/16 as a direct result of the County Council de-commissioning the site for day centre purposes. The impact of this will be ongoing, but is anticipated to be addressed as part of the discussions surrounding the future of care provision on the site and the project to refurbish the scheme.	11,289
	Minor Variations	1,461
	Total	5,785
Repairs and Maintenance		
Planned Repairs	Changes to the specification for cyclical maintenance works have resulted in the need for additional surveying work. This has delayed the work on site and slippage of the work into 2016/17. In order to complete the works outstanding, budget rephasing of £301,000 is required. If this is not carried forward, the programme of works arising for 2016/17 cannot be fully funded. This position still results in a budget saving for 2015/16 of £542,000.	(842,369)
Void Repairs	Underspending in this area is due to an overall reduction in the number of void properties, coupled with a review of the work carried out during the void period.	(312,321)
Gas Servicing	The underspend of £30,000 is a combination of savings against the budget for third party inspections, where fewer than anticipated were required, and gas servicing, where the budget allowed for second servicing in voids, but due to the lower number of void properties arising, savings have been realised. The total underspend was offset to a degree by an increase in the number of repairs carried out during the year. Although this has led to an overspend in this particular area of the contract, there has been a saving in capital spending, as boiler life cycles have been extended and therefore less replacements have been carried out.	(29,807)
Response Repairs	Minor underspend in percentage terms at year end arising due to mild winter weather, which has in turn led to a reduction in demand across the year.	(28,591)
	Minor Variations	2,943
	Total	(1,210,145)

Housing Committee - Housing Revenue Account

Revenue Budget 2015/16 - Major Variances from Final Revenue Budgets

Service Grouping	Reason for Variance	Amount £
<i>Other HRA Expenditure</i>		
Depreciation	The level of depreciation charged to the HRA for 2015/16 was significantly lower than anticipated. This arose from a formal review of the remaining useful lives of the dwelling assets held in the HRA, and an appropriate approach to componentisation. Delays in the new build delivery programme also meant that fewer assets required depreciating in 2015/16 than anticipated.	(2,732,702)
Bad Debt Provision	The contribution to the bad debt provision for 2015/16 was lower than budgeted based upon the opening fund balance, call on the fund in the year and the incidence of both current and former tenant arrears at 31st March 2016.	(64,797)
Debt Management Expenditure	Changes in national housing policy have altered the landscape for new build housing, and therefore the associated need to borrow up to the debt cap. As a direct result of not borrowing, there have been no additional debt management costs incurred in 2015/16.	(21,180)
	Minor Variations	1,622
	Total	(2,817,057)
<i>HRA Income and Other</i>		
Dwelling Rents	Rent income was under-achieved by 0.4% due predominantly to delays in the delivery of much of the new build housing programme in 2015/16.	152,919
Service Charges	Service Charge income was over-achieved due to a combination of the decision to utilise otherwise empty units at Ditchburn Place for emergency move-on accommodation, increased income from temporary housing units due to higher numbers of dwellings being utilised for this purpose in 2015/16 and income from new build units, where the services required on sites, and therefore the levels of charges to be levied are higher than originally anticipated.	(124,366)
Contributions towards Expenditure	Income from the County Council for the provision of support services in temporary housing was received for one final year, as part of a late contract extension and a higher level of receipts for small parcels of HRA land or access rights were received than estimated.	(94,335)
	Minor Variations	14,151
	Total	(51,631)

Housing Committee - Housing Revenue Account

Revenue Budget 2015/16 - Major Variances from Final Revenue Budgets

Service Grouping	Reason for Variance	Amount £
<i>HRA Interest, Premiums and Appropriations</i>		
Direct Revenue Funding of Capital Expenditure (DRF)	A reduced demand on the use of revenue funding of capital was realised in 2015/16, due to slippage in the Housing Capital Investment Programme. This included the impact of delays in the major refurbishment project at Ditchburn Place. coupled with some slippage in decent homes investment, other spend on the housing stock and estate investment. A significant proportion of this resource will instead be required in 2016/17.	(3,090,512)
Depreciation Adjustment	Transfer of funding into the Major Repairs Reserve (the equivalent of depreciation for HRA dwelling assets) can be adjusted under transitional arrangements for a five year period, after which full depreciation will be applicable. The transitional income adjustment for 2015/16 was lower than budgeted as a direct result of the changes in the level of depreciation charged in 2015/16 as described above.	2,515,614
Interest Received	Interest is received in the HRA based upon both revenue and capital balances held. Interest received in respect of HRA balances during 2015/16 was significantly higher than anticipated due to a combination of the level of underspending across the HRA as a whole and the levels of retained right to buy receipts and other capital receipts held. The resulting higher cash balances at 31st March 2016 mean that interest earned was greater than budgeted.	(139,660)
Impairment	This year-end adjustment, following receipt of asset valuations, relates to revaluation losses on non-dwelling assets, particularly garages, which unlike dwelling revaluation movements, are not permitted to be reversed elsewhere in the accounts.	186,185
	Minor Variations	215
	Total	(528,158)
Total for Housing Revenue Account		(4,938,798)

Housing Committee - Housing Revenue Account

Revenue Budget 2015/16 - Carry Forward Requests

Request to Carry Forward Housing Revenue Account Budgets from 2015/16 into 2016/17 and future years

Item	Request £
<p>Director of Customer and Community Services</p> <p>Supervision and Management General</p> <p>No carry forward requests from 2015/16 into 2016/17</p> <p>Supervision and Management Special</p> <p>No carry forward requests from 2015/16 into 2016/17</p> <p>Repairs and Maintenance</p> <p>1 The 2015/16 PTR revenue planned maintenance programme was not fully delivered in year. A proportion of the 2015/16 budget (£301,000) is requested as a carry forward into 2016/17 to allow existing commitments to be fulfilled alongside the 2016/17 programme.</p> <p>Appropriations</p> <p>5 A reduced demand on the use of revenue funding of capital was evident in 2015/16 as a direct result of underspending in the Housing Capital Investment Plan, predominantly relating to a delay in the delivery of the major refurbishment project at Ditchburn Place . This resource, in addition to resource for decent homes and other planned works to the housing stock, estate investment and other HRA capital spend, will instead be required in 2016/17 to fund the deferred expenditure.</p>	<p>301,000</p> <p>1,686,000</p>
	1,987,000

Notes to the Housing Capital Investment Plan

Note	Reason for Variance
1	An apparent overspend in respect of Disabled Facilities and Private Sector Grants of £33,000, is actually more than offset by the receipt of contributions and grant repayments from clients, as detailed in note 11. The underspending in choice based lettings IT implementation due to delays in the go-live date for the new system will necessitate a carry forward of resource to allow completion of the project in early 2016/17.
2	A net underspend of £18,000 in decent homes expenditure during 2015/16 is a combination of under and overspending against the specific decent homes elements. Overspending in wall insulation (£32,000), kitchens (£149,000), bathrooms (£224,000), roof structure works (£446,000), chimneys (£7,000) and contractor overheads (£519,000), was more than offset by underspending in the remainder of decent homes elements, including heating and boilers, electrical rewiring, health and safety works and roof coverings. Re-phasing of underspending in 2015/16 into 2016/17 is requested in respect of energy improvements (£36,000), wall finishes (£30,000), doors (£18,000), major voids (£60,000) and wall structure works (£23,000).
3	A net underspend of £268,000 was evident in 2015/16, combining underspending in a number of areas where work is still required and funds will need to be re-phased into 2016/17, including; fencing (£41,000, with £38,000 to be re-phased), communal area floor coverings (£100,000, with £98,000 to be re-phased), lifts and door entry systems (£38,000) and contractor overheads (£274,000, with £60,000 to be re-phased). Underspending also occurred in asbestos removal works (£42,000), garage improvements (£18,000), tenants initiative scheme (£11,000) and officer fees (£4,000), where no re-phasing is required. Overspending in disabled adaptations (£97,000), communal area uplift (£65,000), fire prevention works (£91,000) and hard surfacing (£8,000), mean that after carry forward of resource into 2016/17, a net overspend will be reported in this area of the programme.
4	The net overspend in the new build programme in 2015/16 relates to a combination of delays in delivery in some areas of the programme, coupled with spending ahead of profile in respect other schemes. Net negative re-phasing of £163,000 is required, recognising earlier than anticipated use of resource for the Clay Farm (£3,884,000), Homerton (£255,000) and Akeman Street (£3,000) sites in 2015/16. Slippage of resource for Roman Court (£6,000), Colville Road (£107,000), Aylesborough Close (£282,000), Water Lane (£854,000), Ekin Road (£268,000), Hawkins Road (£680,000), Fulbourn Road (£1,293,000), Anstey Way (£389,000) and the 2015/16 garage sites (£100,000) is requested into 2016/17. The profile of spending on all of these schemes will be reviewed again as part of the HRA Mid-Year Financial Review process, in light of resources held and the timeframes in which expenditure must be incurred within.
5	Some of the projects identified as part of the last phase of the City Homes Estate Improvement Programme are yet to be completed and resources of £52,000 are requested to be carried forward into 2016/17 to allow these projects to take place.
6	Underspending of £1,796,000 in respect of the budget for work to re-develop Ditchburn Place is requested to be re-phased into 2017/18 to allow this scheme to still be progressed in phases across 2 years from the summer of 2016. This follows further delays in the planning and tender stage of the project, where the authority has been keen to ensure that it makes best use of the site given the proposed level of investment, the mixed use nature of the buildings as a whole and the involvement of third party partner organisations in the services provided there.

7	A net underspend of £258,000 in this area of the programme comprises a lower level of activity in respect of shared ownership re-purchase in 2015/16 (£179,000), coupled with delays in the delivery of IT and office accommodation infrastructure projects during 2015/16. Funding to upgrade aspects of housing IT system has not been utilised in 2015/16, with a request to re-phase the underspend of £23,000 into 2016/17. The balance of funding for projects to introduce the Cambridge Public Sector IT Network (£23,000), to upgrade the air cooling systems in housing administrative buildings (£11,000) and to complete works to HRA commercial premises (£3,000) is requested as a carry forward into 2016/17 to allow completion of all ongoing projects.
8	The sum of money set-aside in 2015/16 to meet the costs of inflation in the capital programme was not utilised in 2015/16 due to a combination of the level of planned maintenance work ordered in the year at target prices and the fixed price nature of the majority of new build contracts which were fulfilled during the year.
9	42 properties were sold in total during 2015/16. £260,000 of the capital receipt is available for general use (after all costs have been deducted from each receipt), while £1,080,000 of the overall capital receipt is identified as set-aside to be offset against the debt associated with the unit no longer owned. A further £3,946,000 of right to buy receipts have been retained by the local authority in 2015/16, but must be re-invested in financing up to 30% of additional social housing units, provided this is done within a 3 year time frame. The authority is required to invest a significant sum during 2016/17 to ensure that it meets its responsibilities under the retention agreement, and this is now likely to mean the acquisition of dwellings on the open market with some of the new build schemes meeting delays which will put the use of the receipts at risk of being returned.
10	Capital receipts totalling £3,194,000 in respect of the value of land transfer for the market housing at the new build / re-developments which had progressed during the year to the point at which the expenditure incurred by the developer in respect of the affordable housing element of the site exceeded the value of the land, were accounted for in 2015/16. These receipts have been used to finance some of the spend in respect of the affordable housing on the same sites. Receipts of £1,483,000 were also received in 2015/16 in respect of the open market sale of three dwellings and the sale of one property to a returning leaseholder on a new build site. The receipts from the three market sales will be used to 70% match fund retained right to buy receipts in 2016/17 and beyond.
11	Income was recovered from leaseholders in 2015/16 in relation to their share of the cost of major improvements undertaken as part of the decent homes programme (£91,000) and was also received from private residents in relation to contributions towards, or repayments of, private sector housing repair grants (£54,000).
12	Due to slippage in the housing capital plan in 2015/16, the use of revenue funding for capital purposes was less than anticipated. A request to adjust the use of revenue funding of capital expenditure in 2016/17 and 2017/18, resulting in the deferred use of a net sum of £1,686,000 of the funding not utilised in 2015/16, will ensure that there is sufficient funding to meet the re-phased expenditure requested above.
13	Homes and Communities Agency Grant of £1,327,000 was received in 2015/16 for 7 schemes which started on site or reached completion. £60,000 of this was grant received earlier than anticipated, and as a result was used to fund expenditure in 2015/16 instead of 2016/17 as originally planned.

HRA Debts Written Off in 2015/16Write Off Cases by Category

Write Off Category	No. of Cases	Value Written Off
Bankruptcy / Insolvency	2	4,648.30
Debt re-instated	3	(3,085.61)
Debt relief order	9	17,829.63
Debtor deceased	56	38,065.50
Debtor untraceable	3	5,616.25
Other special circumstances	4	2,644.50
Recovery procedures exhausted	14	18,639.35
Statute barred	71	100,640.76
Uneconomical to recover	14	791.37
Total Written Off (Net)	176	185,790.05

Write Off Cases by Value Banding

Write Off Value Band	No. of Cases	Value Written Off
Less than £100.00	18	650.06
£100.00 to £199.99	10	1,449.01
£200.00 to £299.99	10	2,573.30
£300.00 to £399.99	8	2,733.38
£400.00 to £499.99	7	3,177.11
£500.00 to £749.99	32	19,827.29
£750.00 to £999.99	21	18,207.29
£1,000.00 to £1,499.99	25	30,717.39
£1,500.00 to £1,999.99	11	19,187.47
£2,000.00 to £2,999.99	20	45,893.46
£3,000.00 to £3,999.99	6	20,411.15
£4,000.00 to £4,999.99	3	12,551.51
Greater than £5,000.00	2	11,497.24
Debt re-instated	3	(3,085.61)
Total Written Off (Net)	176	185,790.05