

Appendix C

Ten largest debts approved for write-off by the Chief Financial Officer - Quarter 4, 2012/13

NAME	AMOUNT	DEPARTMENT	REASON
Mr & Mrs Sweeney 000014383	£9,779	Former Tenants Arrears (FTA)	Tenant Evicted 9.12.2010, attempted to trace but no forwarding address found. Passed to Debt Collector 2011. Returned from Debt Collector unable to recover. Subsequently, a forwarding address was established from new information. 1 st former tenant letter sent, no response so 2 nd letter sent. No response to any letters, telephone call made to tenant on contact telephone number on system, went to voice mail. Referred again to Debt Collector. Returned back from Debt Collector unable to recover.
Mr H Gencer	£9,203	FTA	Tenant was deported. Tenancy Audit team request for authority to evict. Housing gained vacant possession and closed the tenancy. No forwarding address. Case passed to Debt Collector. Returned unable to trace.
Miss E O Johnson	£9,107	FTA	Tenant evicted. No Forwarding address. Referred to Debt Collector to trace but account returned from Debt Collector unable to trace.
Mr Imran Hammed	£9,031	National Non-Domestic Rates (NNDR)	Account liable from 12.4.2010 to 12.5.2011. No payments were received and recovery notices were issued. Mr Hammed contacted the service asking for help as he was in severe financial difficulty. He was advised that he could be offered an arrangement with costs from 1.1.2011 through to 1.3.2011 inclusive. Each instalment was for £2,724.75. No payments were received and the account referred to the bailiff on 19.4.2011. A new lease came in to the Business Rates section for a new occupier with effect from 12.5.2011. Mr Hammed's account was then closed and a final bill was sent to the mailing address held on the original lease agreement, the bailiff was informed and they continued to pursue the debtor. The account was returned from bailiffs and tracing began 20.09.2011. Various traces continued to be made but proved negative.

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			It was therefore decided to request debt to be written off as the team were unable to locate/ trace the debtor.
Celcom Ltd	£8,766	NNDR	<p>This is for The Ship & Anchor Public House, Wood Lane, Dagenham.</p> <p>Account liable from 15.12.2010 to 1.4.2011. The account was closed on 12.6.2012 as per lease supplied from landlord. The company had actually dissolved 12.6.2012 and this is shown on the Companies House record. The account was therefore passed straight for write off as it no longer existed as a legal entity. There are no other routes of recovery as this company no longer exists so cannot be challenged further for outstanding debts.</p>
Mr Raja Zaheer Ahmed	£8,625	NNDR	<p>Account liable from 16.4.2009 to 16.5.2011. The account was opened on 27.11.2009 as per information supplied by Mullis & Peake solicitors on behalf of the landlord. A bill was issued to Mr Ahmed. No payments were received and recovery notices were issued: Reminder notice – 5.2.2010, Final notice – 23.2.2010, Summons – 15.3.2010, Liability Order 9.4.2010. The debt was referred to bailiff on 23.4.2010.</p> <p>The bailiff could not trace the debtor. Various traces were carried out in October 2010 but as no new information found the account was coded for re-tracing in 3 months time. On the 26.1.2011 further searches were carried out again and no positive results were found. Further attempts were made to locate Mr Ahmed and a land registry search showed that the proprietor was in fact Mr Raja Zaheer Ahmed with a forwarding address in E12. This address was added and a bill was sent. However, the bill was returned. The address appeared to be that of a member of his family.</p> <p>Further traces conducted were unsuccessful, so the account was amended to 'No Forwarding Address'. Further traces were unsuccessful and it was therefore decided to request debt to be written off as the team were unable to locate/ trace the debtor.</p>

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Miss S Marrable	£8,143	FTA	Tenant evicted, no forwarding address identified. Case referred to Debt Collector to trace. Account returned from Debt Collector unable to trace.
Mr Amjad Hussain	£8,136	NNDR	Account open from 1.9.2009 until 21.5.2010 with payments totalling £636.40 made. All recovery action has been taken but ratepayer absconded. All tracing unsuccessful.
Miss C Jeeves	£7,101	FTA	Tenant evicted and no forwarding address. Later credit check identified a new address and letters sent but there was no response. Referred to Debt Collector to collect but account returned from Debt Collector as arrangement was put in place. Tenant stopped paying on arrangement and case referred back to Debt Collector. Case returned from Debt Collector as gone away/unable to trace. Account approved for write off. Subsequent email from LB Redbridge provided new address and write-off reversed. However, no response to letters. Case referred to Debt Collector but returned unable to trace.
Mr MJ Abdulkadir	£7,091	FTA	Tenant handed keys in before eviction, signed Notice to Quit and stated he has no forwarding address. Arrangement set but no payments were made and no forwarding address could be found. Case referred to Debt Collector but returned as unable to trace.