

## **19 Write off of Irrecoverable Debts**

**19.1** The limits on the council to write off individual debts are:-

- The Section 151 Officer can write off any debt for which notice of bankruptcy, Liquidation or any Insolvency Procedure has been received and a claim submitted
- The Section 151 Officer can write off any debt of a deceased person where there are insufficient assets in the estate.
- The Section 151 Officer can write off any debt where despite exhaustive enquiries the debtor cannot be traced. The debt will be written back should the debtor be found
- The Section 151 Officer can write off any debt where a court has ordered that the amount be remitted
- The Section 151 Officer can write off any debt where a company has ceased trading leaving no assets
- The Section 151 Officer can write off any debt where the potential cost of recovery would be disproportionate compared to the amount of the debt
- The Section 151 Officer can write off any debt in respect of which a hardship application in respect of business rates has been approved
- The Section 151 Officer can write off any other individual debt to a maximum amount of £5,000, where the amount is unlikely to be recovered or where proceedings are inappropriate or unjustified.
- All other individual debts, in excess of £5,000 can only be written off with the approval of Cabinet or other body/person with appropriate delegated authority