

 Brent	Resources and Public Realm Scrutiny Committee 20 October 2026
	Report from the Corporate Director for Residents and Housing Services, and Corporate Director for Finance and Resources
	Lead Members – Cabinet Member for Communities, Culture and Cost-of-Living Support (Councillor Tina Amadi) Deputy Leader and Cabinet Member for Finance and Resources (Councillor Gwen Grahl)
Council Tax Collection and Debt Recovery Performance	

Wards Affected:	All
Key or Non-Key Decision:	N/A
Open or Part/Fully Exempt:	Open
List of Appendices:	One Appendix A: Glossary of technical terms
Background Papers:	Council Tax: Discretionary Reduction Policy
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1.0 Executive Summary

- 1.1. This report provides an overview of Council Tax collection and debt recovery performance, including progress against targets, the effectiveness of current arrangements, and the Council's approach to maximising collection, recovering debt and supporting residents.

2.0 Recommendations

- 2.1. The Committee has been asked to:

- 2.1.1. Note the improving 2026/27 collection position, alongside the £1.5m September shortfall, Brent's low comparative ranking and high level of historic arrears.

- 2.1.2. Note the Council's balanced approach of early support and affordable repayment for residents in hardship, alongside proportionate recovery from those able to pay but unwilling to engage.

- 2.1.3. Note the improvement measures introduced and their early impact, including proactive collection, flexible payment arrangements, digital engagement, improved customer data and targeted legal recovery.

- 2.1.4. Comment on the proposed next steps including future updates on progress against collection targets and comparator authorities, the impact on historic debt and resident outcomes, and the effectiveness and value for money of individual interventions, with cash collected reported separately from other changes in debt.

3.0 Contribution to Borough Plan Priorities & Strategic Context

- 3.1. The effective administration, collection and recovery of Council Tax makes an important contribution to the delivery of the Council's wider strategic objectives. Council Tax is an important source of funding for local services and effective collection therefore supports the Council's ability to maintain financial sustainability and deliver services for residents.

4.0 Background and context

- 4.1. Council Tax provides 38% of the Council's core funding and is therefore vital to financial sustainability and the delivery of essential services. Effective collection also supports fairness by ensuring that those who can pay do so.
- 4.2. Brent has historically collected less Council Tax than many London boroughs. Performance is affected by high levels of deprivation, a large and mobile

population, demand for Council Tax Support and continuing pressure on household finances. Language barriers and differing levels of familiarity with the UK Council Tax system can also affect residents' understanding of their liability, the support available and the action they need to take. This makes a fair and effective approach to collection particularly important.

- 4.3. Over the past year, the Council has implemented a targeted Council Tax and debt recovery improvement programme to address historically poor performance and increase collection rates. The programme has introduced earlier contact with residents, improved customer and contact data, stronger recovery processes, flexible repayment options and better access to support for those in financial hardship.
- 4.4. This report sets out current performance and benchmarking, the action taken and early impact, and the next steps to improve collection and reduce arrears. It also explains how the Council balances support for residents who cannot pay with proportionate recovery from those who can pay but do not engage.

5.0 Detail

- 5.1. By 30 September 2026, Brent had collected £132.8m, or 52.2% of the £254.5m Council Tax due for the year. This was £8.1m more than at the same point last year and £21.9m more than two years ago.
- 5.2. Performance has improved even though the amount to be collected has risen by £37m in two years. However, the September collection rate was 0.6 percentage points below the 52.8% target – a cash shortfall of about £1.5m. Brent also remains below most comparable London councils and has a high level of older unpaid debt.
- 5.3. The full-year target is 93.5%, compared with 91.6% achieved in 2025/26. Reaching it would bring in about £4.8m more than repeating last year's performance, so further improvement continues to be needed throughout the rest of the year.
- 5.4. Brent's approach is to support residents who cannot afford to pay and take proportionate recovery action where people can pay but do not engage. A new dedicated team has recently been established to contact residents earlier, checks whether their bill is correct, identifies support or discounts, and agrees affordable repayment where appropriate. The team also targets other debtors such as landlords and estate executors to proactively increase collection.

Table 1: In year collection measures

Measure (at 30 Sept 2026)	Position
Cash Collected	£132.8m
Collection Rate	52.2%
Variance to Target	-£1.5m / 0.6% down
Historic Debt	£92.9m
CTS Support	£28m
Hardship Awards	£766k
Debt Under Payment Plan	£2.72m
Direct Debit Take-up	73%
Summons Reduction	50%
London Ranking	32/33

- 5.5. Council Tax provides 38% of the Council's core funding. The Government currently allows annual increases of up to 5%, including 2% specifically for adult social care.
- 5.6. The Council's financial plans assume increases up to this limit, reflecting the Government's expectation that councils maximise Council Tax income.
- 5.7. If Council Tax rises by 4.99% each year, annual income is forecast to be £52.6m higher by 2031/32. New homes are expected to add a further £20.4m, helping fund continuing pressures such as social care and homelessness.
- 5.8. It should be noted that a fall in the debt balance does not always mean more cash has been collected. It may also reflect corrected bills, discounts, support awards, write-offs or other account changes. This report separates these figures wherever possible.

6.0 Collection Performance in 2026/27

- 6.1. The September 2026 position shows that Brent has collected both more Council Tax income and a higher proportion of Council Tax due than at the same point in either of the previous two years. This improvement has been achieved despite the Council needing to collect significantly more Council Tax overall, with the annual amount due increasing from £217.4m in 2024/25 to £254.5m in 2026/27.

Table 2: Comparison of Sept 2026 position to previous years

Position	2024/25 @30 Sept 2024	2025/26 @30 Sept 2025	2026/27 @30 Sept 2026
Annual net collectable debit	£217.4m	£241.5m	£254.5m
Council Tax increase per year	4.99%	4.99% plus change in CTS scheme	4.99%
Additional income to be collected in year due to increase in Council tax	£15m	£24m	£13m
Amount collected	£110.8m	£124.7m	£132.8m
Collection rate	51.0%	51.6%	52.2%

6.2. The September target was 52.8%. Achieving that rate against the September debit would have required approximately £134.3m of Council Tax income collected. Actual collection was £132.8m, leaving a gap of approximately £1.5m.

6.3. Brent's annual Council Tax collection rate improved from 91.2% in 2024/25 to 91.6% in 2025/26, demonstrating positive progress. The 2026/27 target of 93.5% represents an increase of 1.9 percentage points on last year's collection rate, which is substantially greater than the 0.4 percentage point increase achieved last year.

7.0 Benchmarking and Comparative Context

7.1. National statistics published by the Ministry of Housing, Communities and Local Government show that English local authorities achieved an average in-year Council Tax collection rate of 95.6% in 2025/26, representing a decrease of 0.3 percentage points compared with 2024/25.

7.2. Brent's collection performance continues to be influenced by a number of local factors, including a large and mobile resident population, higher levels of deprivation than many London authorities, relatively high demand for Council Tax Support and ongoing cost-of-living pressures affecting residents' ability to pay. These factors make direct comparison with higher-income boroughs less

meaningful and therefore benchmarking against a group of similar urban London authorities provides a more balanced assessment of performance.

- 7.3. Despite challenging economic conditions, Brent's annual Council Tax collection rate improved from 91.10% in 2024/25 to 91.63% in 2025/26, an increase of 0.53 percentage points. This improvement was achieved at a time when collection performance deteriorated across many other authorities, with average collection rates falling by 0.47 percentage points across London, 0.28 percentage points nationally, and 0.84 percentage points across Brent's comparator group. Brent's performance demonstrates that improvement activity is having a positive impact despite continued affordability pressures affecting residents across London.
- 7.4. Despite an improving position, Brent's collection performance remains significantly below benchmark levels. In 2025/26 Brent remained 2.7 percentage points below the London average and 2.8 percentage points below the comparator average.
- 7.5. In 2025/26 Brent ranked 32nd of 33 London boroughs, 289th of 296 billing authorities nationally and 8th lowest in England. Therefore, whilst direction of travel is positive, the authority remains one of the weakest performers on this measure.

Table 3: Brent's performance against comparator London authorities

Authority / Benchmark	2024/25	2025/26	Change
Brent	91.10%	91.63%	+0.53 pp
Hillingdon	96.31%	96.51%	+0.20 pp
Hounslow	97.17%	96.07%	-1.10 pp
Ealing	96.85%	95.88%	-0.97 pp
Harrow	96.49%	95.65%	-0.84 pp
Westminster	94.49%	93.33%	-1.16 pp
Camden	94.89%	93.05%	-1.85 pp
Barnet	94.01%	92.83%	-1.18 pp
Enfield	91.94%	92.12%	+0.19 pp
England Average	95.88%	95.60%	-0.28 pp
Comparator Average (excluding Brent)	95.27%	94.43%	-0.84 pp
London Average (weighted)	94.80%	94.33%	-0.47 pp

- 7.6. Brent participates in London-wide revenues networks and benchmarking discussions. The service changes Brent has introduced are aligned with widely used local-authority practice: earlier outbound contact, digital reminders,

targeted support, stronger customer profiling, Direct Debit promotion and proportionate escalation.

8.0 Learning and Outcomes from 2025/26

- 8.1. Key lessons from 2025/26 were that early contact is more effective than waiting for debt to age; accurate contact details and customer profiles are essential; success should be measured by outcomes, not activity; and different approaches are needed for residents in hardship than for those able to pay but unwilling to engage.
- 8.2. Historic arrears fell from £84.3m at 1 April 2025 to £71.2m at 31 March 2026. The Council collected £8.75m of arrears during 2025/26 – £2.45m (39%) more than in 2024/25. Debt is written off where it is no longer recoverable, for example following death or after six years in line with policy. Write-offs for 2025/26 were £3.1m, while total write-offs and adjustments were £13.1m. Debt reduction therefore reflects both improved recovery and account changes, not only Council Tax income collected.
- 8.3. Despite improved recovery, £21.7m of 2025/26 Council Tax remained unpaid at year end, taking total historic debt to £92.9m at 1 April 2026. This shows the continuing challenge: increased recovery of older debt can be offset when current-year arrears are added to the outstanding balance.

9.0 Proactive In-Year Collection

- 9.1. Brent has established an eight-person Proactive Collections Team to intervene earlier, focusing on 2026/27 debt while addressing older debt on the same account. The existing recovery team continues to focus mainly on historic debt and later-stage recovery.
- 9.2. The team comprises seven officers and a team leader; six officers are currently in post. Its £250,000 monthly financial-impact target combines Council Tax income collected following intervention with reductions in liability from corrections, discounts, exemptions or other reductions.
- 9.3. The team has already met this target despite operating below full capacity. It will be reviewed when the seventh officer is in post, with income collected and liability reductions reported separately below.
- 9.4. Account corrections do not generate income, but ensure bills and support are accurate. Recovery focuses on debt genuinely due, unnecessary action is avoided and the reported debt position is reliable.

Table 4: Proactive Team Activity

Task	Jul	Aug	Sep
Outbound calls	1176	1560	1479
New Direct Debits	61	99	45
Payment Arrangements	52	20	9
CTS / Hardship signposting	124	245	274
Discount / exemption applied	41	77	108
Discount / exemption applied £	£144,060.36	£84,200.37	£170,213.58
Council Tax Income collected	£57,605.30	£133,826.01	£128,455.42
Liability Change £	£201,665.66	£218,026.38	£298,669.00

9.5. Direct Debit accounts have increased from 76,249 to 81,185 this financial year, an increase of 4,936 accounts (6.5%). Direct Debit take-up now stands at 73%. This compares positively to the last recorded London average of 67%. Direct Debit remains important as it supports regular payment and reduces the risk of missed instalments. Take-up has been promoted through the annual Council Tax information booklet and a targeted text and email campaign sent out to 32,442 residents.

10.0 Supporting Residents Who Cannot Pay

10.1. Supporting residents who cannot afford to pay is central to Brent's collection approach. The Proactive Collections Team identifies individual circumstances and directs residents to Council Tax Support (CTS), hardship funding, discounts, exemptions, affordable repayment, debt advice or income-maximisation support. This enables recovery to reflect ability to pay, protects vulnerable residents and helps prevent debt escalating.

Table 5: Overview of Support Provided

Reductions, discounts and other support provided	Current position
Core pensioner and working-age Council Tax Support recorded at 30 September 2026	£28.1m
Council Tax Hardship Fund allocation for 2026/27	£1.5m

Hardship funding allocated to date	£765,746
Student discount or exemption accounts	3,922
Value of student discounts or exemptions	£7.4m
Single Person Discount accounts	37,505
Value of Single Person Discounts	£19.5m

- 10.2. At 30 September 2026, 23,449 households received CTS—8,982 pension-age and 14,467 working-age households—with awards totalling about £28.0m. This was £2.1m higher than in March 2026, reflecting increased demand, growth in the Council Tax base, cost-of-living pressures and improved take-up through targeted campaigns and referrals.
- 10.3. From April 2025, working-age CTS recipients were required to pay at least 35% of their Council Tax; pension-age recipients were unaffected. By September 2026, 73% of working-age CTS households had made a payment and their collection rate was 44.2%, up 1.2 percentage points from 43.0% a year earlier.
- 10.4. A £1.5m Council Tax Hardship Fund was agreed for 2026/27, including £0.4m from the Greater London Authority. By September, 2,228 applications had been received and 1,749 (78%) approved, with £765,746 awarded. At the same point last year, 187 applications (12%) had been approved and £40,297 awarded. The improvement reflects a simpler application process and stronger promotion; the full fund is forecast to be allocated in 2026/27.
- 10.5. Further targeted help includes a new Council Tax reduction scheme for households affected by terminal illness and automatic relief for Brent care leavers aged 18–24. The care-leaver scheme currently supports 106 young people, with awards totalling £124,644.
- 10.6. Brent also administers 3,922 student discounts or exemptions worth about £7.4m and 37,505 Single Person Discounts worth about £19.5m.
- 10.7. Single Person Discounts are reviewed annually using risk-based data, customer contact and evidence checks. In 2026, 5,367 accounts had been reviewed and 1,662 discounts removed—a 31% removal rate—providing assurance that awards are accurate and protecting the Council Tax base.
- 10.8. For residents willing to repay but unable to clear debt within standard timescales, Brent uses Payment Plan to offer longer, affordable arrangements before further enforcement. Working-age CTS recipients can be referred from summons stage to reduce the risk of added fees. By September 2026, 6,858

debtors had been referred: 1,387 plans were created, 1,284 remained active and 103 were completed. Plans covered £2.72m of debt and had collected £442,746; active plans represented 16.83% of the portfolio's debt value. Arrangements that are not adhered to return to Brent for review.

Table 6: Payment Plans

Payment Plan measure	Position
Debtors uploaded	6,858
Plans created	1,387
Active plans	1,284
Plans completed	103
Debt under arrangement	£2,719,010.61
Cash received to date	£442,745.95
Active plans as a share of outstanding portfolio debt	16.83%

11.0 Customers Who Will Not Engage

11.1. Where a customer can pay but does not engage, the Council escalates recovery progressively. It will seek payment or an affordable arrangement first, but may use summonses, liability orders, deductions from earnings or benefits, enforcement agents, charging orders, means inquiries, insolvency and other lawful remedies where proportionate to the case.

Landlords and corporate debtors

11.2. Brent is strengthening recovery where liabilities have accumulated across properties owned by landlords or limited companies. Known accounts are brought together so the total exposure is visible and action can be coordinated.

11.3. Internal and external Legal Services are progressing more cases. At the time of drafting, three properties owned by limited companies were being considered for forced sale to recover Council debt. This action targets landlords and corporate owners who have not engaged or agreed arrangements—not residents unable to pay—and remains subject to legal advice, statutory requirements and individual circumstances.

Charging orders

- 11.4. Debt secured through charging orders rose from about £0.5m to £3.5m over the last 12 months. As a charging order secures debt against a property but does not itself generate income, the Council will report debt secured and income realised separately.

12.0 Customer Information and Data Quality

- 12.1. Accurate liability, contact and customer-profile data is essential to effective recovery across Brent's approximately 137,000 Council Tax accounts. Over the last six months, the Improvement Programme has strengthened contact details and customer segmentation so accounts can follow the most appropriate support or recovery route. Progress is summarised below.

Table 7: Data Quality Improvements

Measure	Starting position (Jan 26)	August 2026	Improvement
Missing email addresses	48,673	42,142	6,531 fewer, 13.4% reduction
Missing telephone numbers	28,477	26,401	2,076 fewer, 7.3% reduction
Accounts without a confirmed customer profile	70,195	50,878	19,317 fewer, 27.5% reduction
Accounts On Hold/ prevented from progressing to summons	2,403	677	1,726 fewer, 71.8% reduction
Owner profiles	24,884	32,091	7,207 more, 29.0% increase
Tenant profiles	13,723	22,771	9,048 more, 65.9% increase

Customer profiles

- 12.2. Confirming whether the liable person is a homeowner, tenant or landlord enables recovery and support to be tailored. Depending on legal requirements and individual circumstances, this may include a charging order, deductions from earnings or benefits, or action against landlords and customers with significant assets. Unconfirmed accounts follow a less effective generic route.

- 12.3. Accounts without a confirmed profile fell from 70,195 to 50,878—a reduction of 19,317 (27.5%). Confirmed owner profiles increased by 7,207 (29%) and tenant profiles by 9,048 (65.9%), allowing thousands more accounts to follow the appropriate route. Further work continues to improve profiling and debt quality.

Accounts prevented from progressing to summons

- 12.4. A “No Summons” status pauses recovery where appropriate, for example following a death or while an account is investigated. A targeted review reduced these accounts from 2,403 to 677—1,726 fewer (71.8%)—allowing valid cases to re-enter recovery while protecting genuine exceptions.
- 12.5. Each “No Summons” status must now record a clear reason and receive team-leader approval. This strengthens control and ensures recovery is paused only where justified.
- 12.6. Many former restrictions related to housing associations with multiple liabilities. Statements are now produced for each organisation so undisputed balances can be settled in bulk and disputed liabilities separated for resolution. This improves recoverability and the accuracy of the debt portfolio.

13.0 Digital Communications Before Recovery Escalates

- 13.1. Brent introduced targeted text messages and emails in 2026 to complement statutory recovery notices. Sent at pre-summons and then pre-enforcement stages, they encourage earlier payment or contact, identify residents who need support and reduce escalation to more costly recovery action. Early results show improved engagement.
- 13.2. Before a summons is sought, customers receive texts and emails warning that court action is being prepared and inviting them to pay, agree an arrangement or seek support before costs are added. Since their introduction, the number of cases progressing from this stage to summons has fallen by approximately 50%.
- 13.3. This helps residents avoid court costs and reduces administrative demand, allowing resources to focus on more complex cases.
- 13.4. Before referral to enforcement agents, customers receive a further warning that additional fees may be incurred, giving them another opportunity to pay or agree an arrangement.

- 13.5. These communications support residents who cannot pay to seek help, while clearly warning those able to pay of the consequences and costs of continued non-engagement.

14.0 Debt Recovery Arrangements and Outstanding Debt

- 14.1. In-year activity begins with billing, instalments, reminders and early outbound contact. If payment is not made or an arrangement is not maintained, the account can progress to final notice, summons and liability order, followed by the recovery option most appropriate to the information held and the customer's circumstances.
- 14.2. On 1 April 2026, Brent held £92.9m of historic Council Tax debt, comprising £71.2m of arrears carried forward from previous years and a further £21.7m of unpaid 2025/26 Council Tax. This highlights the importance of both recovering historic debt and maximising in-year collection, as new arrears can offset improvements achieved through debt recovery activity.

Table 8: Council Tax Debt Movement

Council Tax Debt Movement	31.3.23	31.3.24	31.3.25	31.3.26
	£63.1m	£75.4m	£84.3m	£71.2m
Total Arrears	£63.1m	£12.3m ↑	£8.9m ↑	£13.1m ↓

15.0 Effectiveness and Value for Money

- 15.1. Targeted pre-summons texts and emails encourage customers to pay, agree an arrangement or seek support before court action. Since their introduction, cases progressing to summons have fallen by approximately 50%, indicating earlier engagement, helping residents avoid court costs and reducing recovery and court administration.
- 15.2. The Proactive Collections Team is meeting its £250,000 monthly financial-impact target, comprising Council Tax income collected and liability reductions, which are reported separately. Between July and September 2026, it delivered over £1.3m of combined impact: approximately £320,000 collected, over £718,000 in liability corrections, more than 4,200 outbound calls, 205 new Direct Debits and 643 support referrals. These early results show improved engagement, billing accuracy, payment and access to support.

- 15.3. Recovery of historic debt also improved: £8.75m was collected in 2025/26, £2.45m (39%) more than the previous year, while debt secured through charging orders rose from approximately £0.5m to £3.5m. As these measures reflect different stages of recovery, Council Tax income collected, payment arrangements, debt secured, write-offs and account adjustments will continue to be reported separately.

16.0 Governance, Performance Monitoring and Oversight

- 16.1. Council Tax collection and debt recovery are reviewed through weekly operational meetings, monthly oversight by the Income and Debt Improvement Board and Debt Dashboard Review Meeting, and regular reporting to senior leadership, the Budget Assurance Panel and Scrutiny. This provides ongoing challenge and enables risks or underperformance to be identified and addressed promptly.
- 16.2. Reporting covers collection against target, historic debt, resident support, payment arrangements, digital and Proactive Collections Team outcomes, data quality and legal recovery. Council Tax income collected is reported separately from liability corrections, debt secured and realised, write-offs and other adjustments, giving a clear view of performance and programme benefits.
- 16.3. The governance structure assigns and tracks actions and supports evidence-based resource and policy decisions. Payment Plan, hardship support and discounts are monitored within the overall customer-support and debt-management framework, rather than as stand-alone initiatives.

17.0 Next Steps and Measures of Success

No.	Next Step	Measure of Success / Expected Outcome
1	Bring the Proactive Collections Team to full establishment and review the current financial impact target.	Increased cash collection, greater customer engagement and higher volumes of debt resolved before progressing to recovery.
2	Continue to report cash collected, liability corrections, support awards, payment arrangements and debt secured separately.	Greater transparency and a clearer understanding of which activities generate income, reduce liability or support residents.

3	Continue and evaluate pre-summons and pre-enforcement digital communications.	Sustained reduction in cases progressing to summons and enforcement action, helping residents avoid additional costs and reducing operational demand.
4	Complete a detailed age, value and customer-profile analysis of the Council Tax debt portfolio.	Improved understanding of debt risk, enabling resources to be targeted where they will have greatest impact.
5	Continue customer-data matching, profiling and contact-data improvement activity, with appropriate data protection controls.	More customers routed through the most appropriate recovery or support pathway, improving recoverability and customer engagement.
6	Progress landlord, multi-property and limited-company debt through internal and external legal routes where appropriate.	Increased recovery of high-value debt and improved management of persistent non-payment cases.
7	Monitor both the value of debt secured and the value ultimately realised.	Better understanding of the effectiveness and financial return from charging orders and legal recovery activity.
8	Benchmark performance regularly against London and comparator authorities.	Identification of best practice, improved performance insight and evidence of whether Brent is closing the gap to peer authorities.
9	Use intervention-level evidence to inform 2027/28 budget and resource decisions.	Resources directed towards activities proven to improve collection, increase engagement and deliver value for money.
10	Expand performance reporting on the Proactive Collections Team and Payment Plan.	Clearer evidence of additional cash collected, repayment arrangements agreed, residents supported and overall return on investment.
11	Continue to strengthen governance through regular performance review and challenge.	Early identification of risks, prompt corrective action and continued delivery of improvement activity against target.

18.0 Conclusion

- 18.1. Brent's Council Tax collection performance is improving: by 30 September 2026, the Council had collected £132.8m—£8.1m more than a year earlier—and achieved a 52.2% collection rate despite a larger amount being due. However, this remained £1.5m below the September target. Brent's low comparative ranking and £92.9m of historic debt mean sustained improvement is still required to achieve the 2026/27 target and narrow the gap with other authorities.
- 18.2. The targeted improvement programme is delivering results through proactive collection, digital communications, better customer data, flexible repayment and stronger recovery. It has reduced cases progressing to summons by approximately 50%, improved collection of historic debt and strengthened engagement. This is balanced by substantial support for residents who cannot afford to pay through Council Tax Support, hardship funding, discounts, exemptions and affordable payment arrangements, alongside proportionate action against those able to pay but unwilling to engage.
- 18.3. The next period will focus on embedding these improvements, bring the Proactive Collections Team to full capacity and focus resources on interventions that achieve the strongest outcomes and value for money. Continued governance and transparent reporting – separating Council Tax income collected from liability corrections, payment arrangements, debt secured and realised, write-offs and other adjustments – will enable the Council to assess whether collection, debt reduction and resident outcomes are improving sustainably.

19.0 Stakeholder and ward member consultation and engagement

- 19.1. There are no direct stakeholder and ward member consultation and engagement considerations arising out of this report

20.0 Financial Considerations

- 20.1. Council Tax is an important source of funding for the Council and effective collection supports the Council's overall financial sustainability and the delivery of local services.
- 20.2. Improvements in collection and recovery can strengthen cash flow and reduce outstanding debt. However, recovery activity should remain fair and proportionate, distinguishing between residents experiencing financial hardship and those who have the means to pay.

Legal Considerations

- 20.3. Council Tax billing and recovery action must comply with the relevant statutory framework, the Council Tax (Administration and Enforcement) Regulations 1992 and public-law duties. Authorities are obliged to follow prescribed rules for billing, send reminder notices and if necessary, explore enforcement actions such as issuing summonses, obtaining liability orders in the event of non-payment and employ remedies such as attachment of earnings, charging orders, orders for sale and insolvency action to recover outstanding debt. Appropriate action is considered and applied on a case by cases basis with legal advice obtained where required. Where a debtor is deceased, the council seeks to recover the debt from the estate of the deceased or PR/ Executor of the estate.

21.0 Equity, Diversity & Inclusion (EDI) Considerations

- 21.1. Brent has historically collected less Council Tax than many London boroughs. Performance is affected by high levels of deprivation, a large and mobile population, demand for Council Tax Support and continuing pressure on household finances. Language barriers and differing levels of familiarity with the UK Council Tax system can also affect residents' understanding of their liability, the support available and the action they need to take. This makes a fair and effective approach to collection particularly important.

22.0 Climate Change and Environmental Considerations

- 22.1. There are no direct Climate Change and Environmental considerations arising out of this report.

23.0 Human Resources/Property Considerations (if appropriate)

- 23.1. There are no direct Human Resources/Property considerations arising out of this report.

24.0 Communication Considerations

- 24.1. There are no direct Communication Considerations arising out of this report.

Report sign off:

Tom Cattermole

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Minesh Patel

Corporate Director, Finance and Resources