Housing Benefit Debt Recovery Report – 1st April 2025 to 31st March 2026	
Executive Summary	This report provides an update on Housing Benefit debt recovery detailing the Councils' collection performance and debt management arrangements for 2025-26. The report includes a: ▪ A brief overview of Housing Benefit overpayments ▪ Housing Benefit Debt Recoveries performance ▪ Key trends and known risks to performance ▪ Recommendations of future recovery strategies
Options Considered	To continue with the write-off limits at their current levels. To continue to recover outstanding debt within the current guidelines. The implementation of additional recovery methods to maximise recovery options to the Council.
Consultation(s)	No consultation is required as this is a statutory requirement.
Recommendations	(i) Note the performance of the debt management function carried out by the Benefits service. (ii) Note the debt write-offs for the year. (iii) Note the ongoing impact of the completed Universal Credit migration programme on Housing Benefit debt recovery and collection methods. (iv) To support the implementation of future recovery strategies. (v) To approve the annual report giving details of Housing Benefit Overpayment debt recovery in accordance with the Council's Debt Recovery Policy, Write-Off Policy, and Housing Benefit Overpayment Recovery Policy.
Reasons for recommendations	Recommendation is to approve the annual report in relation to Housing Benefit Overpayment recovery and to approve the continued use of legislated recovery methods to ensure revenue to the Council is maximised.
Background papers	Housing Benefit Debt Recovery Performance and Debt Analysis 2025/26 (Appendix 1) Housing Benefit Overpayment Policy (Appendix 2) Corporate Debt Management and Recovery Policy Debt Write Off Policy

Wards Affected	All
Cabinet member(s):	Cllr Jill Boyle
Contact Officer	Trudi Grant Assistant Director People Services trudi.grant@north-norfolk.gov.uk

Links to key documents:	
Corporate Plan:	Effective income management processes are critical to the delivery of overall Council service objectives. A more efficient income management process contributes to the availability of resources for wider or deeper service provision. It is linked to the Council's Corporate Plan priority of being a strong, responsible, and accountable Council.

Medium Term Financial Strategy (MTFS)	Housing Benefit debt recovery contributes to the MTFS by improving revenue, supporting financial control, enabling accurate financial planning, and helping meet statutory and audit expectations. We will support the Council in maintaining a financially sound position, seeking to make best use of its staff resources, effective partnership working and maximising the opportunities of external funding and income.
Council Policies & Strategies	Corporate Debt Management and Recovery Policy Debt Write Off Policy Housing Benefit Overpayment Policy (Appendix 2)

Corporate Governance:	
Is this a key decision	Yes
Has the public interest test been applied	Yes - The public interest in recovering Housing Benefit overpayments lies in ensuring the efficient, fair, and responsible use of public funds, which supports the Council's Medium Term Financial Strategy.
Details of any previous decision(s) on this matter	N/A

1. Purpose of the report

1.1 This is an annual report detailing the Council's collection performance and debt management arrangements for 2025/26 in relation to Housing Benefit Overpayment debt.

1.2 The report provides the Council with the assurance as to the efficiency and effectiveness of its collection and recovery policies and systems.

2. Introduction

2.1 Housing Benefit (HB) overpayment recovery remains an important element of the Council's income management arrangements. Although Housing Benefit has largely been replaced by Universal Credit (UC) for working age claimants, the Council continues to manage a significant level of legacy HB debt. Effective recovery arrangements are therefore essential to protect public funds, minimise subsidy losses and support the Council's financial sustainability.

2.2 This report provides assurance on the effectiveness of the Council's debt recovery arrangements during 2025/26, highlights key risks and opportunities, and sets out future priorities for managing outstanding Housing Benefit debt.

3. Background

3.1 The Housing Benefit landscape has fundamentally changed following the completion of migration to Universal Credit. Whilst HB caseloads continue to reduce, historic overpayment debt remains recoverable and represents a valuable financial asset to the Council.

3.2 The Council's strategic challenge is no longer managing migration itself but ensuring that legacy debts remain recoverable despite the reduction in traditional recovery routes through ongoing HB entitlement.

3.3 At the same time, increasing financial pressures on households require a balanced approach which combines robust recovery with targeted support, financial inclusion and early intervention.

Housing Benefit Debt Recovery

3.4 Housing Benefit overpayments arise when benefit has been paid more than the entitlement. Effective identification and recovery are important because:

- they protect public funds;
- they reduce subsidy losses;
- they strengthen financial resilience;
- they support effective governance and audit assurance.

3.5 Whilst some overpayments are unavoidable, the Council seeks to minimise their occurrence through preventative activity, data matching initiatives, and quality assurance arrangements.

3.6 Early intervention is critical. The sooner changes in circumstances are identified and processed, the lower the financial risk to both residents and the Council. Early identification reduces subsidy loss, prevents debts escalating and helps residents avoid unaffordable repayment burdens.

Housing Benefit Subsidy

3.7 The Council receives subsidy from the Department for Work and Pensions (DWP) for Housing Benefit expenditure. However, claimant error overpayments can create a financial cost to the Council unless effective recovery action is taken.

3.8 Consequently, successful debt recovery not only returns money that has been overpaid but also helps mitigate subsidy losses and supports the Council's Medium-Term Financial Strategy.

Tackling fraud and error in the Benefits system

3.9 The effective management of fraud and error remains a strategic priority for the Council. Incorrect Housing Benefit payments can result in financial loss, subsidy penalties and increased levels of recoverable debt. As Housing Benefit caseloads continue to reduce, it becomes increasingly important that remaining claims are administered accurately and that overpayments are identified promptly.

3.10 The Council adopts a preventative approach, supported by robust verification processes, data matching exercises, quality assurance arrangements and partnership working with the Department for Work and Pensions (DWP). These measures help ensure claims are assessed correctly, changes in circumstances are identified at the earliest opportunity and any emerging risks are addressed promptly.

3.11 The Council participates in a range of national initiatives, including the Housing Benefit Matching Service (HBMS), National Fraud Initiative (NFI) and Housing Benefit Award Accuracy Programme, which use data analytics and intelligence-led interventions to identify potential fraud, error and inaccuracies within the benefits system. Suspected cases of benefit fraud are referred to the DWP's Single Fraud Investigation Service (SFIS) for investigation where appropriate.

3.12 Alongside these initiatives, regular quality assurance reviews and staff training programmes support continuous improvement, helping to maintain high standards of accuracy, minimise subsidy loss and protect public funds. The Council also promotes early reporting of changes in circumstances through a range of communication channels, reducing the risk of overpayments arising in the first instance.

3.13 This combined approach supports good financial governance, strengthens assurance arrangements and contributes to the Council's objective of maintaining a financially resilient and well managed Benefits Service.

Approach to Debt Recovery and Financial Inclusion

3.14 The Council's approach is to maximise recovery whilst ensuring residents receive appropriate support. Debt recovery is therefore closely aligned to the wider Financial Inclusion Strategy.

3.15 Through the LIFT platform, targeted interventions and partnership working with Citizens Advice, the Council seeks to:

- maximise household income;
- identify vulnerability at an early stage;
- support sustainable repayment arrangements;
- reduce financial hardship; and
- improve overall collection performance.

3.16 This approach recognises that effective recovery is often achieved through early support and engagement rather than enforcement activity alone.

Current position

3.17 As at 31 March 2026, outstanding Housing Benefit overpayment debt totalled £880,312 across the Council's recovery systems. The largest proportion (£690,952) is managed through the Sundry Debtor process, reflecting the continued reduction in Housing Benefit caseloads following the transition to Universal Credit. The key highlights are shown below, and full financial details can be seen at appendix A of this report.

- Outstanding debt: **£880,312**
- Recovery rate: **31.26%**
- Debt recovered: **£324,809**
- Debt written off: **£36,941**
- North Norfolk remains one of the strongest performing Norfolk authorities for Housing Benefit debt recovery.

4. Proposals and Options

4.1 In light of the completion of the Universal Credit migration programme and the continuing requirement to manage and recover legacy Housing Benefit debt, the Council must ensure that its recovery arrangements remain effective, proportionate and aligned with its wider financial inclusion objectives. The following options have been considered.

4.2 **Continue current strategic approach**

Continue to recover Housing Benefit overpayments using existing legislative powers, Council policies and recovery procedures, supported by data-led interventions, financial inclusion activity and partnership working. This approach provides a balanced framework which seeks to maximise recovery whilst supporting residents experiencing financial hardship.

4.3 Key benefits include:

- Continued protection of Council income.
- Effective management of legacy Housing Benefit debt.
- Alignment with the Council's Financial Inclusion Strategy.
- Support for vulnerable households through affordable repayment arrangements and debt advice.
- Ongoing use of data and intelligence to target recovery activity and improve performance.

4.4 **Expand Recovery Activity**

Increase the use of external recovery methods, including Enforcement Agents and High Court Enforcement, where appropriate and proportionate. This option may improve recovery outcomes for some categories of debt but could result in additional costs and may have a greater impact on financially vulnerable residents.

5. Strategic Priorities for 2026/27

5.1 In response to the changing Housing Benefit landscape and the ongoing challenges associated with recovering legacy Housing Benefit debt, the Council's strategic priorities are to protect income, strengthen financial resilience and ensure debt recovery remains fair, proportionate and effective.

5.2 **Protect Council Income**

The Council will continue to maximise recovery of outstanding Housing Benefit overpayments, with a particular focus on legacy debt following the transition to Universal Credit. This will help mitigate subsidy losses, improve collection rates and support the Council's Medium-Term Financial Strategy.

5.3 **Use Intelligence and Data Effectively**

The Council will further develop its use of data and intelligence, including the Low Income Family Tracker (LIFT), to identify households with multiple debts, better understand financial vulnerability and support earlier intervention. This will enable resources to be targeted where they can have the greatest impact on both recovery outcomes and resident wellbeing.

5.4 **Strengthen Financial Inclusion**

Recognising that sustainable debt recovery is often linked to a household's financial circumstances, the Council will continue to maximise household income through benefit take-up campaigns, targeted financial inclusion activity and access to debt advice and support. This approach seeks to improve financial resilience and reduce future indebtedness.

5.5 **Enhance Recovery Arrangements**

The Council will continue to review and strengthen recovery methods to ensure all appropriate options are available when recovering outstanding debt. This includes exploring additional external recovery routes where appropriate, whilst maintaining a fair, consistent and proportionate approach to enforcement.

5.6 **Support Vulnerable Residents**

The Council is committed to balancing effective debt recovery with support for residents experiencing financial hardship or vulnerability. Recovery activity will continue to take account of affordability and individual circumstances, with an emphasis on sustainable repayment solutions and early intervention to prevent escalation of debt.

6. Corporate Priorities

6.1 This report supports the Corporate Plan priority of A Strong, Responsible and Accountable Council by demonstrating effective management of public funds, strong financial management and appropriate governance arrangements for the recovery of Housing Benefit overpayments.

6.2 Effective recovery of Housing Benefit overpayments contributes to the Council's financial sustainability by maximising income, reducing financial losses and ensuring that resources are used efficiently to support the delivery of Council services. The report also supports the Council's commitment to making best use of its resources.

6.3 The Council is committed to delivering an efficient and effective Benefits Service that provides value for money, supports residents and maintains high standards of governance and accountability. Through continuous service improvement, data led decision making and partnership working, the Council seeks to improve outcomes for residents whilst safeguarding public funds and supporting its wider corporate objectives.

7. Financial and Resource Implications

7.1 The recovery of Housing Benefit overpayments contributes to the Council's overall financial position by maximising income, reducing subsidy losses and ensuring that public funds are managed effectively. The report provides assurance that appropriate arrangements are in place to manage and recover outstanding debt.

7.2 The Council maintains a Bad Debt Provision to reflect the potential level of debt that may ultimately prove irrecoverable. This provision is reviewed periodically as part of the Council's financial management arrangements to ensure it remains appropriate and adequately funded.

7.3 Housing Benefit overpayment write-offs totalling £36,941 were approved during 2025/26 in accordance with the Council's policies and delegated authority arrangements. These write-offs can be accommodated within the existing Bad Debt Provision and ensure that the Council's accounts reflect a realistic recoverable debt position.

7.4 The completion of the migration from Housing Benefit to Universal Credit has changed the way overpayments are recovered. As the Housing Benefit caseload continues to reduce, a greater proportion of debt will be managed through sundry debtor recovery processes, requiring continued focus on effective debt management arrangements and income collection performance.

7.5 The Council continues to invest in data-led approaches to debt recovery and financial inclusion, including the Low Income Family Tracker (LIFT) Dashboard. This investment supports improved targeting of recovery activity, identification of financial vulnerability and income maximisation opportunities for residents. Current costs are funded through Department for Work and Pensions Burdens funding.

7.6 Any future proposals to increase resources or introduce additional recovery mechanisms would be subject to separate consideration through the Council's budget setting and business planning processes.

Comments from the S151 Officer:

Compliance with government standards and recovery targets are an important mitigation to financial risk. The high performance described in this report ensure continuing financial support in recovering Housing Benefit overpayments.

8. Legal Implications

8.1 The Council has a statutory responsibility to administer and recover Housing Benefit overpayments in accordance with relevant legislation, including the Social Security Administration Act 1992 and the Housing Benefit Regulations 2006. These regulations provide the legal framework for determining recoverable overpayments and the methods available for recovery.

8.2 Outstanding Housing Benefit overpayments represent a financial asset of the Council. Effective debt recovery arrangements are therefore important in protecting public funds, minimising financial loss and supporting the Council's wider financial sustainability objectives. Decisions not to pursue recovery are only made following appropriate consideration and in accordance with approved policies and delegated authority arrangements.

8.3 The Council seeks to recover debts using a proportionate and graduated approach, balancing recovery activity with individual circumstances and affordability considerations. Where appropriate, and after all reasonable recovery options have been explored, legal action may be considered to protect the Council's financial interests and ensure consistent application of debt recovery policies.

8.4 Early engagement, constructive dialogue and access to advice and support remain key elements of the Council's approach to debt recovery. This supports sustainable repayment arrangements, helps prevent escalation of debt and contributes to improved outcomes for residents and the Council.

8.5 Recovery activity is undertaken in accordance with the Council's Corporate Debt Management and Recovery Policy, Debt Write-Off Policy and Housing Benefit Overpayment Policy, ensuring a consistent, transparent and legally compliant approach to debt management.

8.6 Decisions relating to the write-off of Housing Benefit overpayments are made in accordance with the Council's Financial Regulations and approved delegation arrangements, ensuring appropriate governance, accountability and stewardship of public funds.

Comments from the Monitoring Officer

The Monitoring Officer (or member of the Legal team on behalf of the MO) will complete this section*. They will outline any legal advice provided.*

This report deals with recovery and write off arrangements. No significant governance issues are raised.

9. Risks

9.1 **Financial Risk**

The Council currently has over £880,000 of outstanding Housing Benefit overpayment debt across its recovery systems. Failure to recover this debt would have a direct impact on Council finances and subsidy recovery.

9.2 **Legacy Debt Risk**

The completion of Universal Credit migration has reduced opportunities to recover debt directly from ongoing Housing Benefit awards, increasing reliance on alternative recovery methods.

9.3 **Economic Risk**

Cost of living pressures and increasing household indebtedness reduce residents' ability to meet repayment obligations and may extend recovery timescales.

9.4 **Capacity Risk**

Increased service demands, welfare reforms and changing claimant needs continue to place pressure on resources, requiring ongoing focus on efficiency and prioritisation.

10. Net Zero Target

10.1 There are no significant direct implications for the Council's Net Zero ambitions arising from this report. The recommendations relate primarily to the management and recovery of Housing Benefit overpayment debt and do not involve activities that are expected to have a material impact on carbon emissions.

10.2 The Council will continue to promote digital engagement and online self-service options where appropriate, reducing reliance on printed correspondence and supporting more efficient service delivery. This may contribute to a reduction in paper consumption, postage requirements and associated carbon emissions.

10.3 The proposed use of data-led interventions, partnership working and early engagement approaches supports efficient use of resources and may reduce the need for more resource-intensive recovery activity. Whilst any environmental impact is expected to be indirect and limited, these approaches are consistent with the Council's wider commitment to sustainable and efficient service delivery.

11. Equality, Diversity, and inclusion

11.1 The Council recognises that debt can have a significant impact on individuals and families, particularly those experiencing financial hardship or vulnerability. The Corporate Debt Recovery Policy and Housing Benefit Overpayment Policy are designed to support a fair, balanced and proportionate approach to recovery, ensuring residents are treated consistently whilst being provided with reasonable opportunities and support to meet their repayment obligations.

11.2 The Council's wider Financial Inclusion approach supports residents in improving their financial resilience and reducing the risk of ongoing indebtedness. Through targeted interventions, the use of the Low Income Family Tracker (LIFT) Dashboard, and partnership working with Citizens Advice, the Council can identify and support households who may be vulnerable or disproportionately impacted by financial pressures, including those with protected characteristics.

11.3 Equality considerations are embedded within the Council's debt management and write-off processes. Decisions are made on a case by case basis, taking account of individual circumstances, vulnerability, affordability and the likelihood of recovery. Before any debt is considered for write-off, the Council will ensure all reasonable recovery options have been explored. This approach promotes fairness, consistency and compliance with the Council's equality obligations while ensuring appropriate stewardship of public funds.

12. Community Safety issues

12.1 This report does not raise any issues relating to the community safety issues.

13. Conclusions and recommendations

13.1 Housing Benefit caseloads continue to reduce following the transition to Universal Credit; however, the Council retains a substantial legacy debt portfolio that requires active management.

13.2 Performance during 2025/26 remained strong, with recovery rates above levels generally regarded by the DWP as good performance. The Council must now focus on managing the longer-term impact of reduced HB caseloads, changing recovery pathways, and increasing financial hardship across households.

13.3 Through a combination of effective debt management, financial inclusion activity, intelligence led interventions and partnership working, the Council is well positioned to maximise recovery whilst continuing to support residents experiencing financial difficulty.

13.4 Approval of this report provides assurance that appropriate governance, recovery arrangements and strategic priorities are in place to safeguard public funds and support the Council's financial resilience.

Appendix A

A1. Purpose

A1.1 This appendix provides supporting information on the Council's Housing Benefit overpayment debt portfolio, recovery performance and debt write-offs for 2025/26. It should be read alongside the main report and is intended to provide Members with additional operational and benchmarking information.

A2. Outstanding Housing Benefit Debt Position

A2.1 As at 31 March 2026, the Council held £880,312 of outstanding Housing Benefit overpayment debt across its recovery systems. Most of the debt is now managed through the Sundry Debtor process, reflecting the continuing reduction in Housing Benefit caseloads following the transition to Universal Credit.

System	Amount of HB overpayment outstanding
Open Revenues – Recovery via ongoing HB	£150,850.37
Open Revenues – Sundry Debtor	£690,951.81
Civica Financials – Sundry Debtor	£38,509.92
Total debt to collect across all systems	**£880,312.10**

A3. Housing Benefit Recovery Performance

A3.1 Recovery performance remained strong throughout 2025/26, with the Council achieving a recovery rate of 31.26%, exceeding the level generally regarded by the Department for Work and Pensions as strong performance.

A3.2 The table below shows in-year recovery activity for Housing Benefit debt recorded on the Open Revenues – Sundry Debtor system. The data is taken from Civica Financial Controls reporting. It should not be used to reconcile the end-of-year debt position with the start-of-year financial position, as it excludes cases where invoices have been cancelled and the debt has instead been recovered from ongoing Housing Benefit payments.

HB Debt Recoveries performance			
	FYE 2023/24 (£)	**FYE 2024/25 (£)**	**FYE 2025/26 (£)**
Overpayment outstanding at the start of year (1st April)	660,752	707,598	660,116
Overpayments identified throughout the year	336,405	217,056	415,920.90
Overpayments recovered throughout the year	274,773	257,775	324,808.76
O/p written off	16,304	37,160	36,941.38
% recovery against total debt	29.04%	31.38%	31.26%

A4. Benchmarking Performance

A4.1 The Department for Work and Pensions (DWP) publishes comparative Housing Benefit Debt Recovery statistics for local authorities twice yearly, based on the Housing Benefit Debt Recovery (HBDR) returns submitted by councils each quarter.

A4.2 North Norfolk's Housing Benefit debt recovery performance is reviewed regularly through quarterly performance meetings with the DWP Local Authority Performance Team. The DWP has advised that the Council's performance remains comparatively strong, with recovery rates between 28% and 30% generally regarded as good performance.

A4.3 The Council achieved an overall recovery rate of 31.26% in 2025/26, maintaining performance above the level regarded by the DWP as strong. At the end of 2025/26, the Council had £690,951.82 of Housing Benefit overpayment debt being recovered through the Sundry Debtor system.

A4.4 Comparative benchmarking demonstrates that North Norfolk continues to perform strongly against other Norfolk authorities. Available national data for Q1 and Q2 2025 shows that the Council:

- Achieved the third highest recovery rate for Housing Benefit overpayments across Norfolk authorities.
- Achieved the second highest performance for identifying Housing Benefit overpayments through proactive intervention and data-matching activity.
- Maintained one of the lowest levels of outstanding Housing Benefit debt in Norfolk.

A4.5 The Council only administers Rent Allowance (private sector) Housing Benefit overpayments, as it does not hold housing stock and therefore has no Rent Rebate overpayments. Due to the publication timetable for national statistics, the most recent comparative data available at the time of writing relates to Q2 2025.

A4.6 The benchmarking information below demonstrates the Council's strong performance in relation to overpayment recovery, overpayment identification and the management of outstanding debt when compared with neighbouring authorities.

Housing Benefit Debt Recoveries Data: April 2025 to September 2025 (Quarter 1 to Quarter 2 FYE 2026)
Total value of HB overpayments recovered during the quarter (£ thousands)

			Q1			Q2		
			Rent Rebate	Rent Allowance	Total	Rent Rebate	Rent Allowance	Total
E10000020	**Norfolk**							
E07000143		Breckland	-	280	280	-	181	181
E07000144		Broadland	-	48	48	-	51	51
E07000145		Great Yarmouth	17	38	55	22	38	60
E07000146		King's Lynn and West Norfolk	*	*	86	*	*	60
E07000147		North Norfolk	-	190	190	-	155	155
E07000148		Norwich	91	131	222	89	119	208
E07000149		South Norfolk	1	56	57	1	35	36

Housing Benefit Debt Recoveries Data: April 2025 to September 2025 (Quarter 1 to Quarter 2 FYE 2026)
Total value of HB overpayments identified during the quarter (£ thousands)

			Q1			Q2		
			Rent Rebate	Rent Allowance	Total	Rent Rebate	Rent Allowance	Total
E10000020	**Norfolk**							
E07000143		Breckland	-	233	233	-	136	136
E07000144		Broadland	-	72	72	-	46	46
E07000145		Great Yarmouth	34	21	55	21	15	37
E07000146		King's Lynn and West Norfolk	*	*	55	*	*	109
E07000147		North Norfolk	-	268	268	-	209	209
E07000148		Norwich	100	113	213	167	152	319
E07000149		South Norfolk	4	49	53	2	26	28

Housing Benefit Debt Recoveries Data: April 2025 to September 2025 (Quarter 1 to Quarter 2 FYE 2026)
Total value of HB overpayments outstanding at the start of the quarter (£ thousands)

			Q1			Q2		
			Rent Rebate	Rent Allowance	Total	Rent Rebate	Rent Allowance	Total
E10000020	**Norfolk**							
E07000143		Breckland	-	1,806	1,806	-	1,737	1,737
E07000144		Broadland	-	1,058	1,058	-	1,067	1,067
E07000145		Great Yarmouth	212	659	871	245	662	906
E07000146		King's Lynn and West Norfolk	*	*	1,488	*	*	1,417
E07000147		North Norfolk	-	924	924	-	990	990
E07000148		Norwich	1,948	1,941	3,889	1,901	1,903	3,804
E07000149		South Norfolk	6	753	759	7	730	737

A5. Debt Write-Offs

A5.1 Housing Benefit overpayments are only written off following consideration in accordance with the Corporate Debt Write-Off Policy and Housing Benefit Overpayment Policy. Write-offs are approved where recovery is no longer considered possible, proportionate or cost-effective.

A5.2 The Council maintains a bad debt provision of £439,495.25 for Housing Benefit overpayments.

Write off reason	Number of cases	Amount of debt written-off (£)
Bankrupt	38	4,553.60
Outside of jurisdiction	37	16,825.21
Deceased – no estate	28	9,292.88
Debt remitted by court	1	181.17
Debt disputed	2	3,310.37
Debtor absconded	1	587.68
Of ill health	2	1,479.90
Undue Hardship	1	308.52
Uneconomical to recover	19	402.05
Total	**129**	**36,941.38**

A6. Summary

A6.1 The Council continues to maintain strong Housing Benefit debt recovery performance whilst managing a significant legacy debt portfolio following the transition to Universal Credit. During 2025/26:

- Outstanding debt across all systems totalled £880,312.
- £324,809 Housing Benefit debt was recovered.
- Recovery of performance of Housing Benefit debt remained above 31%.
- Write-offs for Housing Benefit debt totalled £36,941 and remain fully covered by the Council's bad debt provision.
- Benchmarking indicates that North Norfolk remains one of the stronger performing authorities in Norfolk for Housing Benefit overpayment recovery.