Request	Response
1. As at the latest date held: Companies and organisations (no individuals or sole traders) with business rates arrears over £10,000: ratepayer name, property address, amount outstanding, and the financial year(s) it relates to.	1. We can confirm that the Council holds information within the scope of your request. However, we are unable to disclose the requested information in full. The reasons for this are set out below. **Section 31(1)(a) – Prevention or detection of crime** We are withholding the names of ratepayers and any data which would link ratepayers to specific properties or accounts under Section 31(1)(a), which applies where disclosure would, or would be likely to, prejudice the prevention or detection of crime. While certain property-level data is publicly available, disclosure of ratepayer identities linked to specific hereditaments and account-level data would create a consolidated dataset not otherwise publicly available. This would materially increase the risk of fraud. In particular, disclosure would: • Provide verified account-holder information • Undermine security controls used when handling business rates enquiries • Facilitate impersonation attempts and fraudulent claims (including applications for reliefs, refunds or account amendments) • Enable malicious actors to validate partial information already obtained through other means As disclosure under FOIA is effectively disclosure to the world at large, providing this dataset would significantly increase the likelihood of fraudulent activity affecting both the Council and ratepayers. **Public Interest Test** We recognise the public interest in: • Transparency and accountability in the administration of business rates • Public understanding of how local taxation is managed

	However, there is a strong public interest in: • Preventing fraud and financial crime • Protecting the integrity and security of Council systems • Safeguarding public funds and ratepayer accounts We consider that the public interest in preventing crime and protecting the Council's systems clearly outweighs the interest in disclosure. Accordingly, Section 31(1)(a) is engaged. **Public Interest Test** We recognise the public interest in transparency and accountability. However, this must be balanced against the need to: • Protect commercially sensitive information • Avoid harm to businesses operating within the borough • Maintain a fair and competitive economic environment We consider that the public interest in protecting commercial interests outweighs the public interest in disclosure in this case. In addition, the Council considers that Section 43(2) (Commercial Interests) is engaged. Disclosure of identifiable debt information relating to businesses could prejudice both the commercial interests of the affected organisations and the Council's ability to recover outstanding liabilities. Businesses may be subject to payment arrangements, disputes, insolvency processes or other circumstances not apparent from the requested data. Publication of arrears information could adversely affect relationships with lenders, suppliers, customers and insurers, causing unwarranted commercial detriment. The Council therefore considers that disclosure would, or would be likely to, prejudice commercial interests.

2. Your total business rates arrears, and the amount written off in 2025/26.	2. This information is exempt from disclosure under Section 21 of the Freedom of Information Act 2000, as it is reasonably accessible to the applicant by other means. The information requested relating to business rates arrears and write-offs is published by the UK Government as part of its Collection Rates for Council Tax and Non-Domestic Rates statistical returns and can be accessed online at: **https://www.gov.uk/government/statistics/collection-rates-for-council-tax-and-non-domestic-rates-in-england-2025-to-2026** As the information is already publicly available, the Council is not required to provide it again in response to this request.