

Accommodation Services

Debt Pursuit & Recovery Procedures

(Reviewed & revised June 2015)

All student residents must sign an Accommodation Licence Agreement which lists the total due for the duration of their contract and includes information on term due dates and other ways of paying hall fees.

If Hall fee payments are missed, a sequence of reminders and sanctions consequent upon persistent non-payment are employed. In general that prescribed sequence is as follows: –

AUTUMN TERM

- ❖ Shortly after the 1st due date on 1st October, normally 2-3 weeks later, a Business Objects debt report is run and reminder emails from Accommodation Services are generated and distributed by the three Accommodation Offices to the students owing money at their personal email addresses requesting immediate payment of the amount due.
- ❖ On a practical date, normally 2 to 3 weeks later, another Business Objects report is run – filtering for debt of more than £50 – and a second and more strongly worded reminder email is sent to student debtors owing more than £800 at their personal email addresses demanding immediate payment of the amount overdue and warning that Notice to Quit may be issued if they fail to pay. A standard reminder is sent to students owing less than £800 to remind those who are paying monthly to keep to their plans.
- ❖ In exceptional circumstances, students responding with legitimate reasons for non-payment may avoid further reminder emails and/or sanctions although they must have an acceptable payment plan in order for this to occur. In these cases, a new payment plan would be entered onto the student's account to reflect any change in payment arrangements. In most cases, however, new payment plans are not entered onto accounts and students are advised that while they may alter when they make their payments are made, the debt still must be settled. They will be told that they will be issued Notice to Quit if they have not paid by mid-December but that the Notice will be rescinded if they pay by the deadline date given (normally mid-January).
- ❖ In mid-December, resident students who have paid less than the equivalent of two month's hall fees will be issued with a Notice to Quit and a letter (also copied to their home address and sent via email to their personal email addresses) advising them that they must either make satisfactory arrangements to settle their hall fee debt or vacate their accommodation. The letters and Notices to Quit are hand delivered and positive effort is always made to discuss the situation personally with these debtors.
- ❖ For students in receipt of Notice to Quit who do not settle their debt satisfactorily and who remain in residence beyond the expiry of the notice period, Accommodation Services will make further efforts to elicit payment by contacting the student in person and via email. Where no satisfactory agreement is made in respect of the debt or departure the university may seek possession of the accommodation by means of formal legal action.

SPRING TERM

- ❖ Two to three weeks after the 1st due date which is normally mid-January, a Business Objects debt report is run and reminder emails from Accommodation Services are generated and distributed by the three Accommodation Offices to the students owing money at their personal email addresses requesting immediate payment of the amount due.
- ❖ On a practical date, normally 2 to 3 weeks later, another Business Objects report is run – filtering for debt of more than £50 – and a second and more strongly worded reminder email is sent to student debtors owing more than £800 at their personal email addresses demanding immediate payment of the amount overdue and warning

that their residency is jeopardy if they fail to pay. A standard reminder is sent to students owing less than £800 to remind those who are paying monthly to keep to their plans.

- ❖ In exceptional circumstances, students responding with legitimate reasons for non-payment may avoid further reminder emails and/or sanctions although they must have an acceptable payment plan in order for this to occur. In these cases, a new payment plan would be entered onto the student's account to reflect any change in payment arrangements. In most cases, however, new payment plans are not entered onto accounts and students are advised that while they may alter when they make their payments are made, the debt still must be settled. They will be told that if they have not paid before the next instalment is due, their residency in hall may be terminated.
- ❖ During the Spring Term, Notice to Quit would normally only be issued in extreme circumstances such as students who had Notice in December and made arrangements to pay that subsequently were not kept to. Notice to Quit is not normally issued at this time of year as it is difficult to fill voids in hall and it is considered more practical to keep residents with debts in hall and to pursue the debt.

SUMMER TERM

- ❖ Two to three weeks after the 1st due date which is normally mid-April, a Business Objects debt report is run and reminder emails from Accommodation Services are generated and distributed by the three Accommodation Offices to the students owing money at their personal email addresses requesting immediate payment of the amount due.
- ❖ On a practical date, normally 2 to 3 weeks later, another Business Objects report is run – filtering for debt of more than £50 – and a second and more strongly worded reminder email is sent to student debtors owing more than £800 at their personal email addresses demanding immediate payment of the amount overdue and warning that their residency is jeopardy if they fail to pay. A standard reminder is sent to students owing less than £800 to remind those who are paying monthly to keep to their plans.
- ❖ New payment plans are not entered onto accounts and students are advised that while they may alter when they make their payments are made, the debt still must be settled. They will be told that if they do not pay in full by the end of the academic session, their details may be passed to a debt collection agency.
- ❖ Notice to Quit will not be issued to students during the summer term as they are near the end of their contract period.

SUMMER VACATION PERIOD

- ❖ Students who owe money for the period up until the end of the standard contract period in June will not be given accommodation during the summer vacation period.
- ❖ Students staying in the summer vacation period will be written to shortly after their contract begins and advised of the amount due and will be given the opportunity to pay the amount in one instalment or two. If they do not pay, they will be issued reminders.
- ❖ In July and after their remaining deposit sums have been transferred to students' hall fee accounts, a Business Objects report listing all debt for all students who owe more than £10 for the recently finished academic session, is used to generate a reminder email from Accommodation Services advising that their details will be passed to a debt collection agency if they fail to settle their debts by a set due date, normally early October. Students are also advised that if they have been offered a room in hall for the following academic session, the offer will be rescinded if there are any outstanding hall fees from the previous session remaining on 1st August.

LEGAL ACTION

In early October, the Accommodation Service will pass the details of all debtors owing over £10 to UKR Credit Consultants, a debt collection agency employed by the University.

UKR will send letters to debtors warning that unless they make satisfactory payment arrangements, legal proceedings may be instigated. They will work with the Accommodation Service to agree and monitor payment plans made by debtors. In cases where no payment or payment arrangements are made, legal proceedings may be pursued in cases of debtors owing over £500 for whom exist legitimate addresses in the UK.

Upon receiving instructions from the university to commence legal proceedings, PJH will send the details of the relevant debtors to the Claims Production Centre (CPC) to issue proceedings within 48 hours. In addition to producing and serving the Claim Form, the CPC sends all the necessary information to the appropriate County Court.

On judgement being received the University may instruct PJH to request the court bailiffs to recover the debt in appropriate cases.