



High Court Enforcement  
Officers Association

# Supporting Court Users – A Right to Freedom of Choice

## APPENDICES

Giving individuals and businesses  
a greater chance at recovering their debts

November 2022



These appendices accompany the **Supporting Court Users – A Right to Freedom of Choice** report produced in November 2022 by the High Court Officers Association.

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# Overview

## Supporting Court Users – A survey by the High Court Enforcement Officers Association

Our Supporting Court Users – A Right to Freedom of Choice report reinforces the urgent need for two simple reforms to a small part of the court system in England and Wales.

These two small changes would give thousands of individuals and businesses who are owed money a greater chance of enforcing their judgments, by allowing them the freedom to choose how their debts are recovered.

To gather the views of current court users, the High Court Enforcement Officers Association conducted a survey on the issue of ‘**Supporting Court Users – A Right to Freedom of Choice**’.

The survey was open from 22nd August – 24th October 2022. It saw 390 responses from solicitors, debt collection agencies, in-house legal teams, landlords and other court users who wanted to give their opinions on the delays in the County Court system.

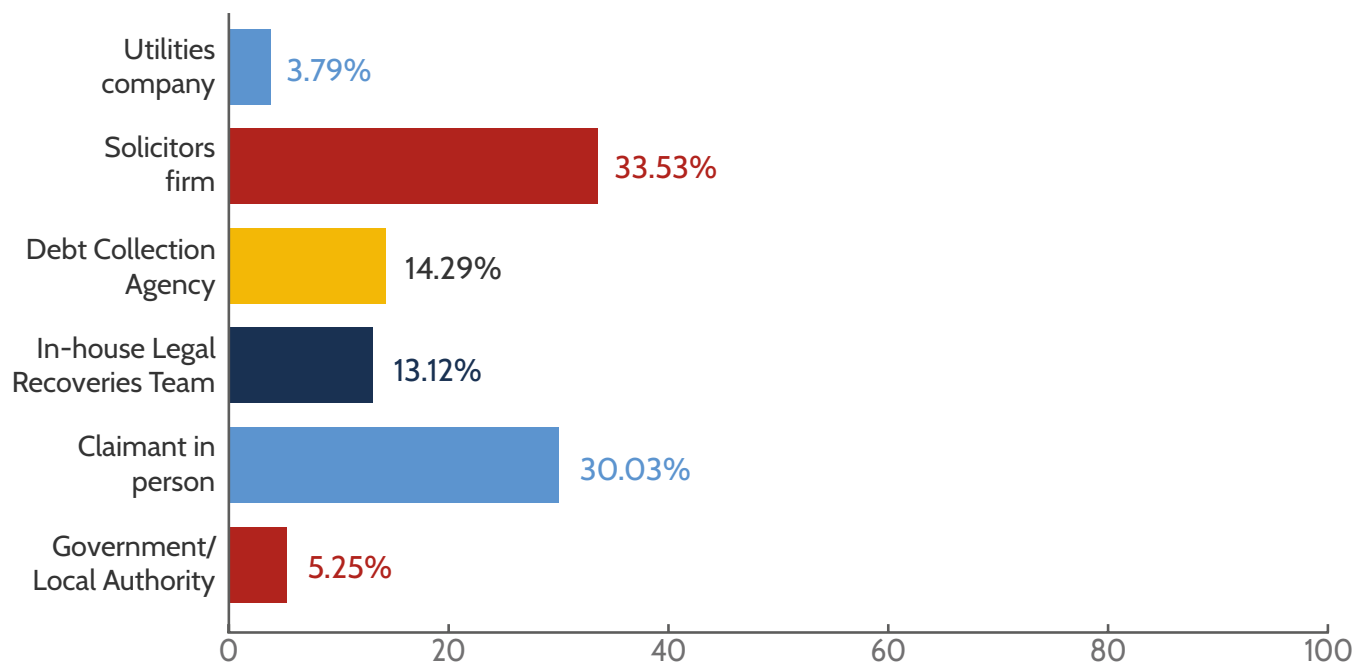
This appendices document provides a detailed breakdown of all responses to every question asked in the survey. It has been produced to ensure openness and transparency about the views of court users that we have collected and included in our November 2022 **Supporting Court Users – A Right to Freedom of Choice** report.

For more information and to view all of our **Supporting Court Users – A Right to Freedom of Choice** reports, please visit: <https://www.hceoa.org.uk/campaigns/supporting-court-users>

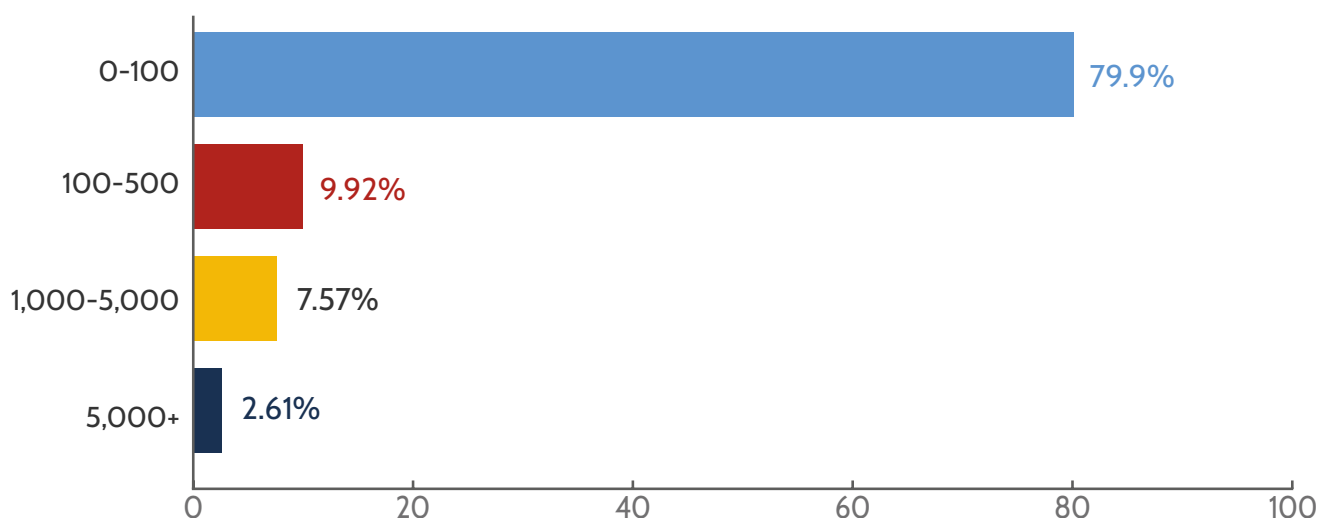


# Quantitative Responses

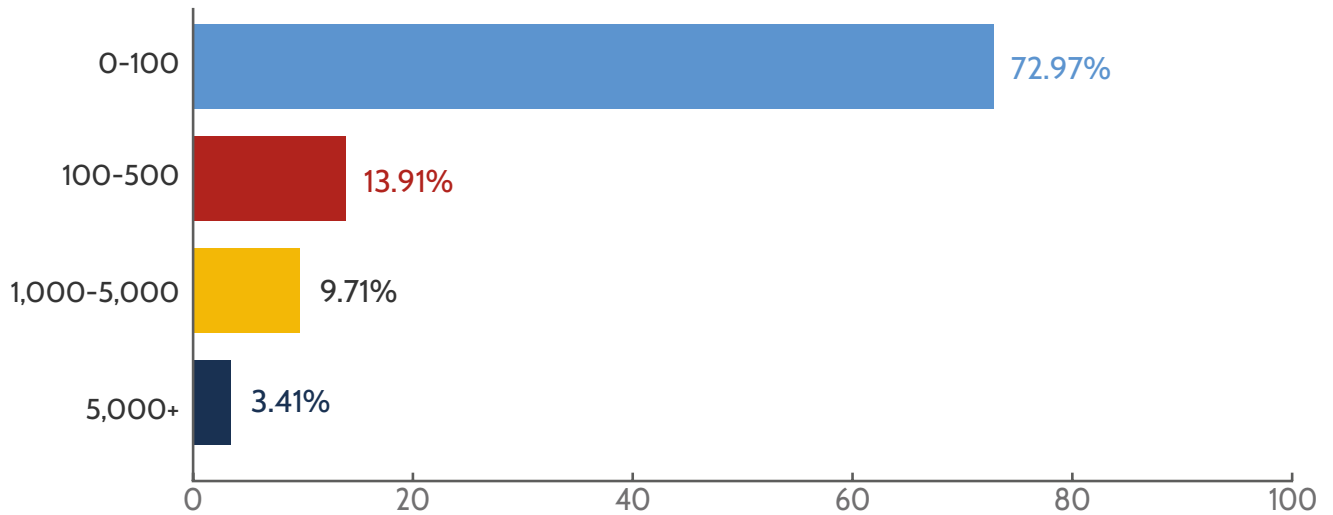
**Q1. How would you best describe yourself/your organisation? Is it a:**



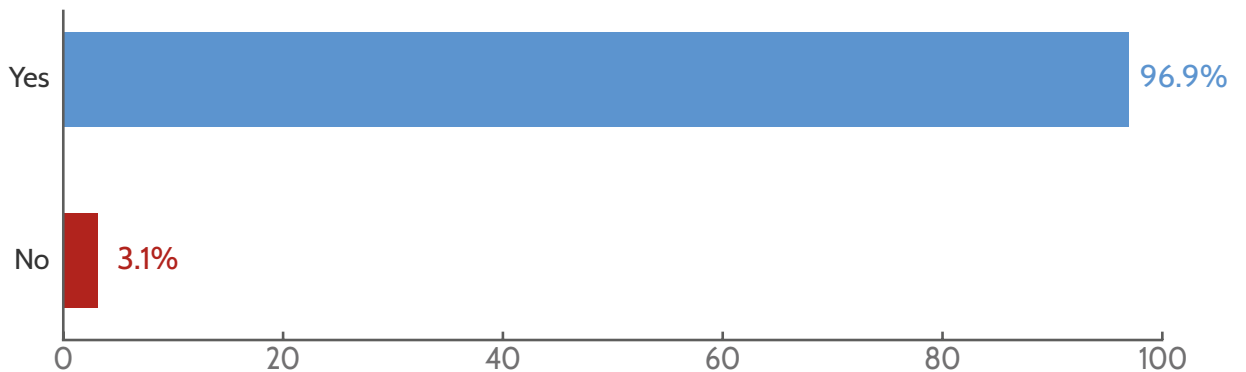
**Q2. Approximately how many judgments under £600 does your organisation obtain each year?**



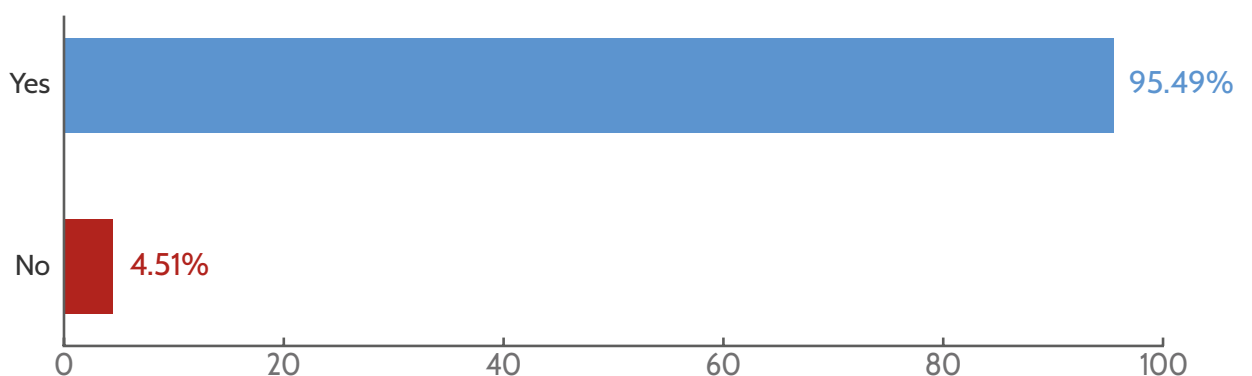
**Q3. Approximately how many judgments between £600-£1,000 does your organisation obtain each year?**



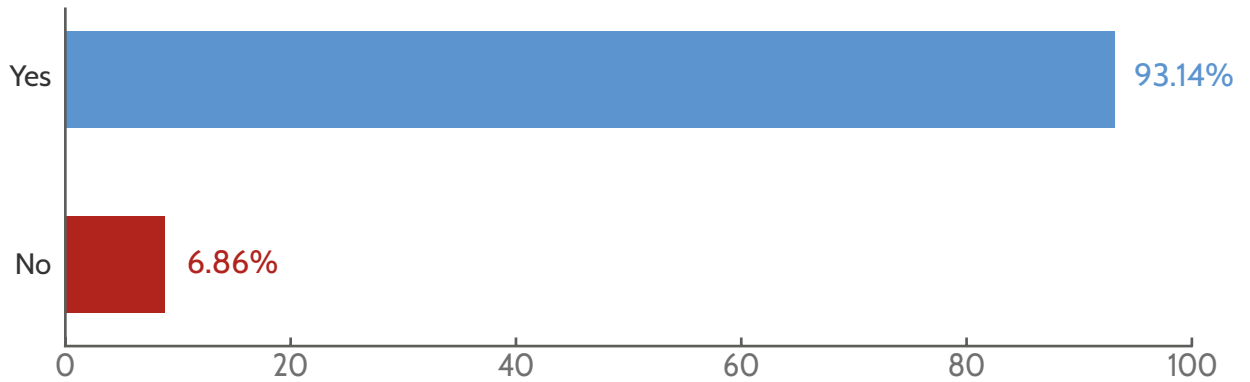
**Q4. Do you support the freedom of choice for court users like you to choose whether you wish to use a County Court Bailiff or a High Court Enforcement Officer?**



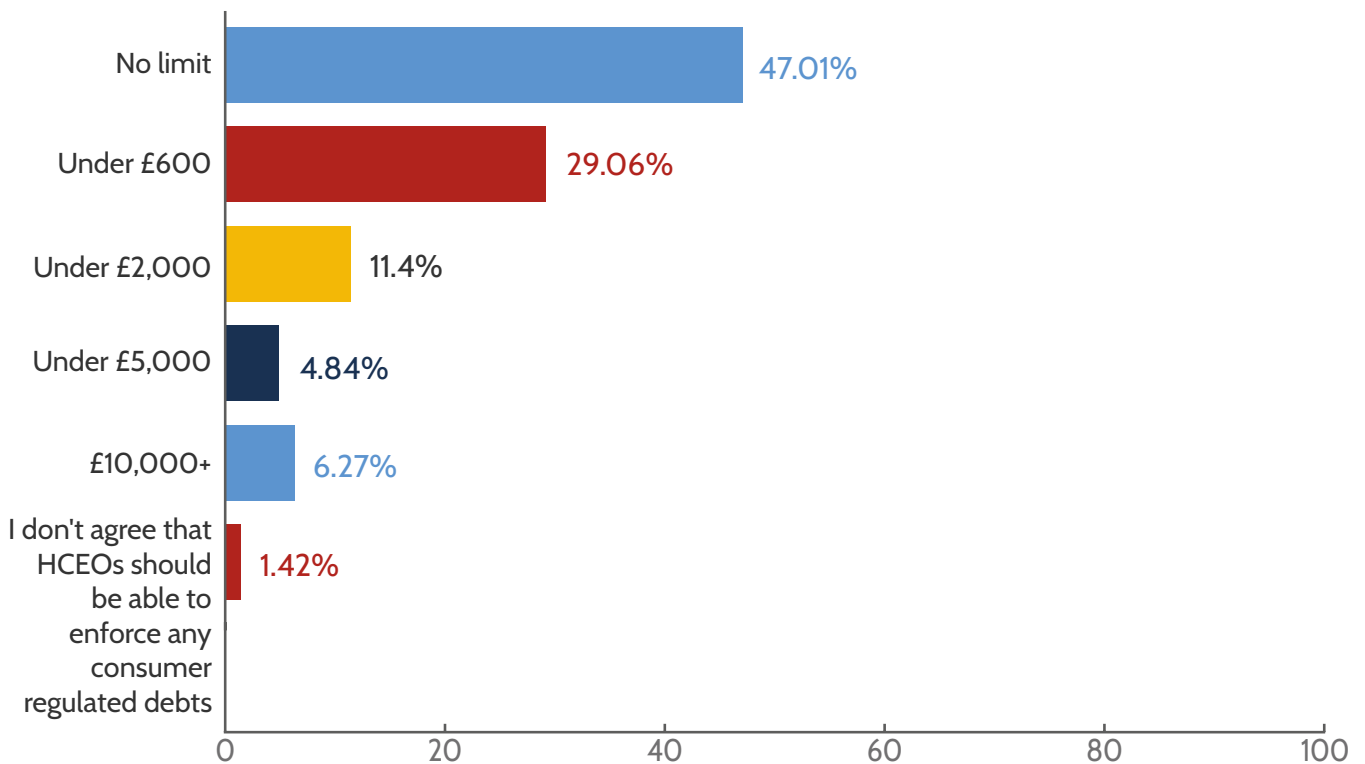
**Q5. Would you support a change in the regulations to allow court users to choose for themselves whether they could instruct HCEOs or CCBs to collect unregulated debts under £600 under Writs of Control?**



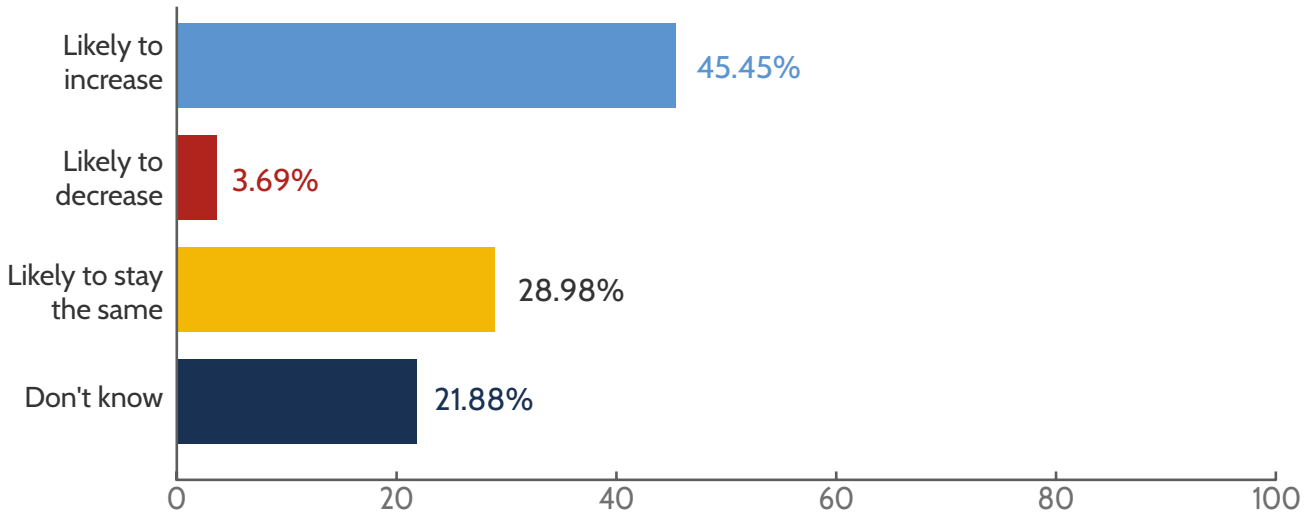
**Q6. Would you support a change in regulations to allow HCEOs to collect debts arising from Consumer Credit Act regulated agreements?**



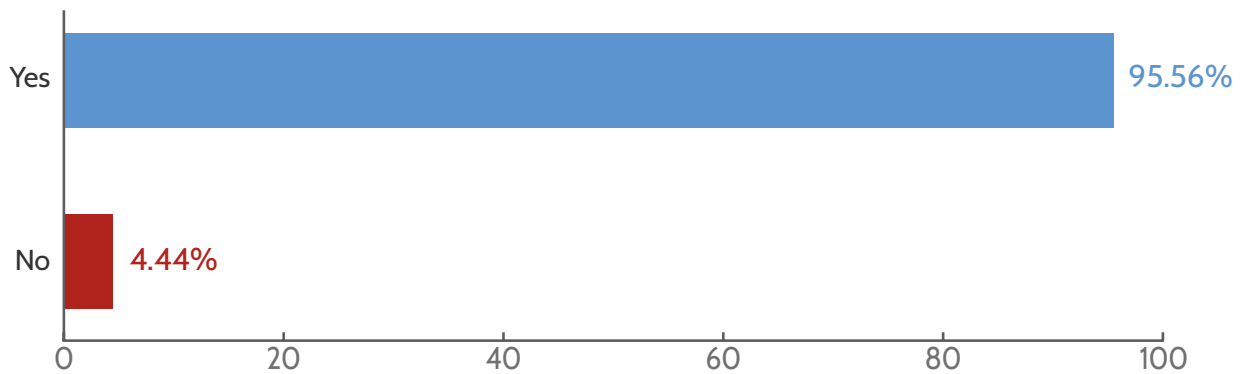
**Q7. What do you think the limit should be for HCEO enforcement of consumer regulated debts?**



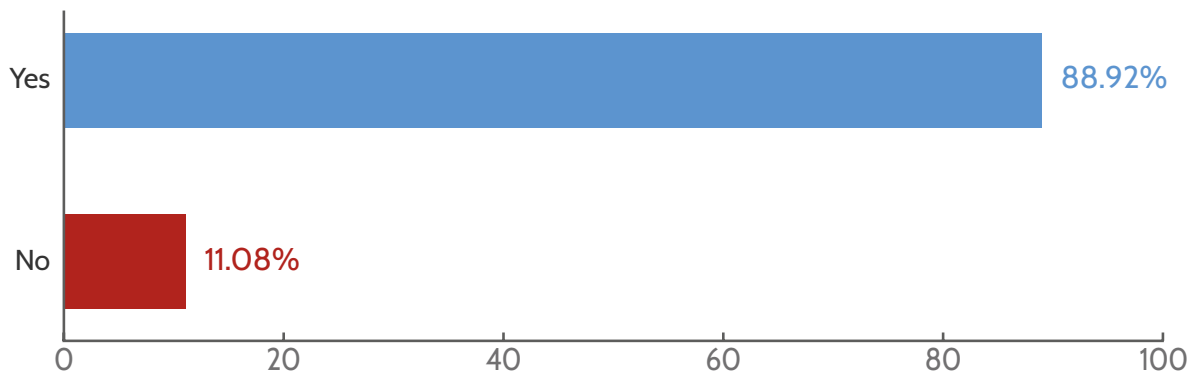
**Q8. If you were able to use HCEOs to enforce judgments arising from Consumer Credit Act regulated agreements, as well as unregulated judgments, how might this affect the number of claims issued by you/your usage of the court service?**



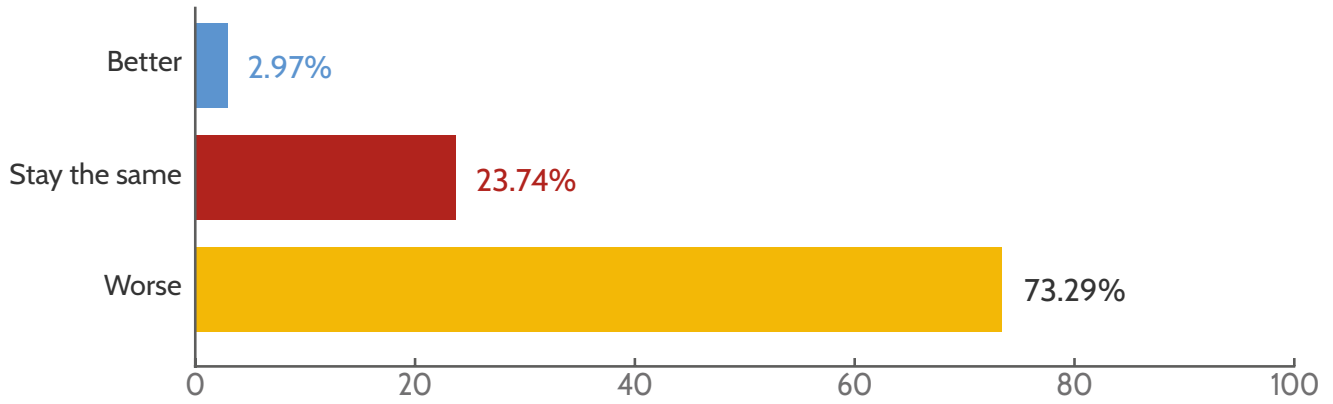
**Q9. There is a significant backlog of cases in the County Court. As a court user does this concern you when it comes to recovering debts moving forward?**



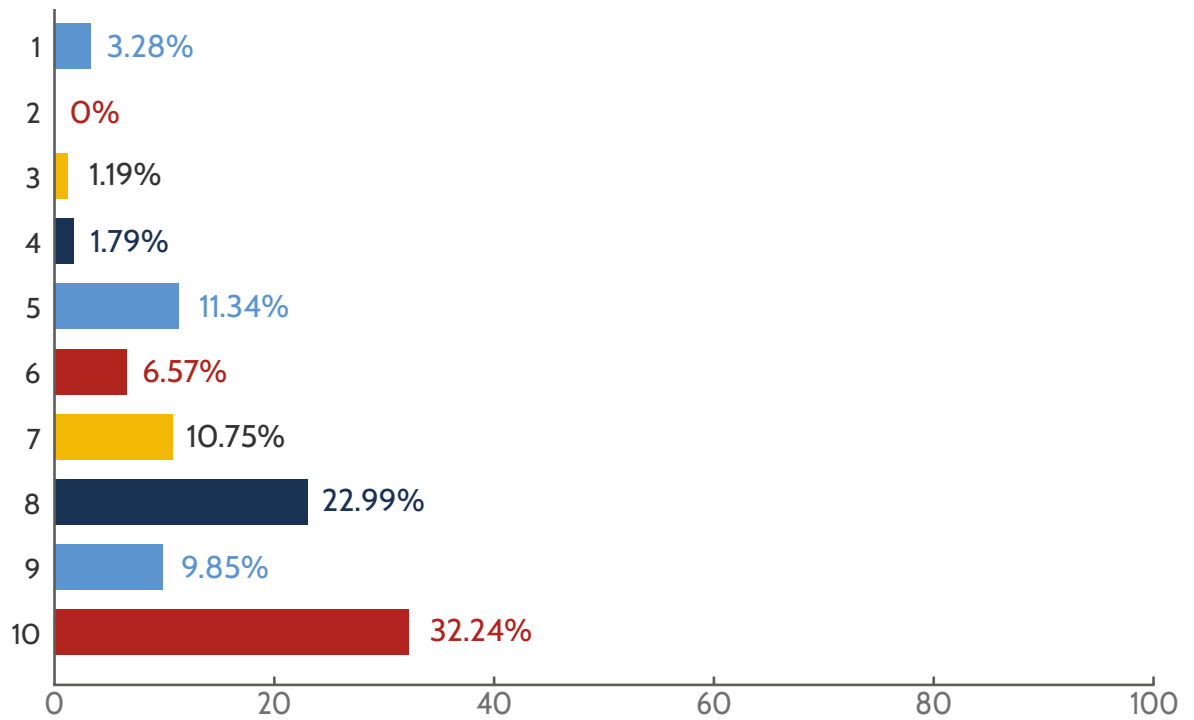
**Q10. Have you experienced delays in recovering debts through the County Courts?**



**Q11. Do you think these delays will get better or worse over the next 12 months?**



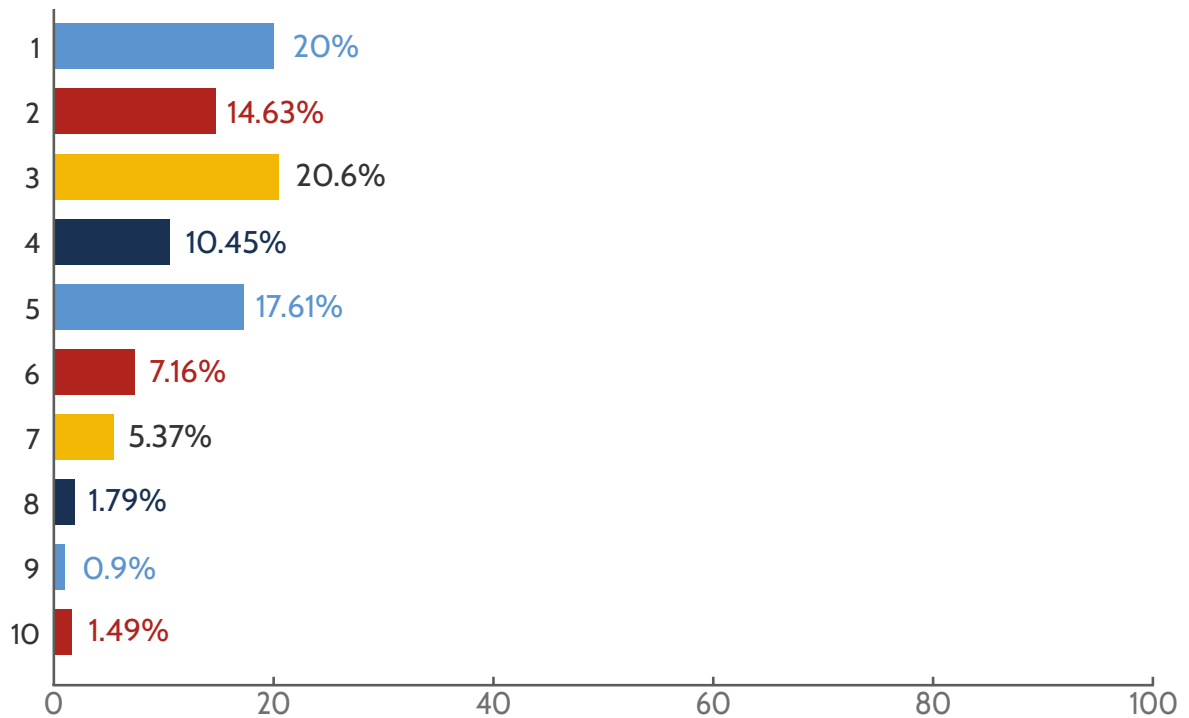
**Q12. On a scale of 1-10 how concerning are these delays for your business?  
(1 being not very concerning and 10 being very concerning)**



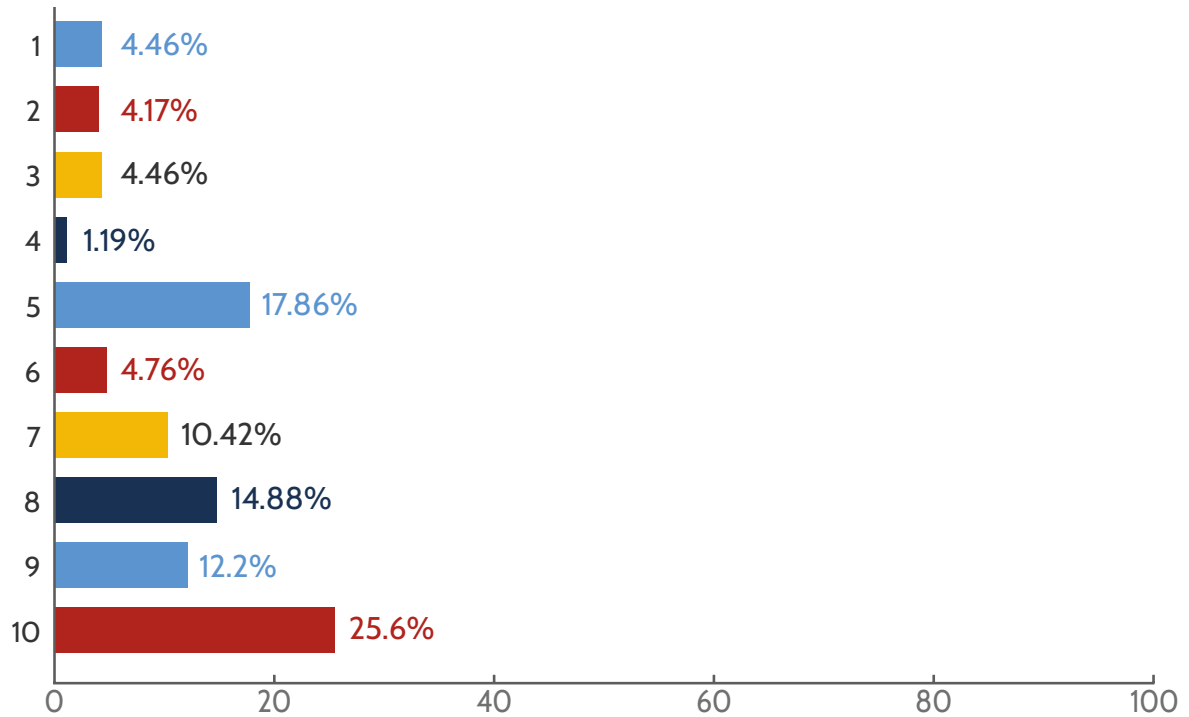


**Q13. Please refer to page 11, Qualitative Responses to Q.13. What kind of delays have you experienced and what impact have these delays had on your business?**

**Q14. In your view, on a scale of 1-10, how effectively does the current system meet the needs of court users? (1 being not very effectively and 10 being very effectively)**



**Q15. On a scale of 1-10 how concerned are you about the ability of the current system? (1 being not very concerned and 10 being very concerned)**



**Q16. Please refer to page 23, Please share anything else you wish to add**

## Qualitative Responses to Q13

### Q13. What kind of delays have you experienced and what impact have these delays had on your business?

#	RESPONSES	DATE
1	I filed a Request for Warrant of Possession 10 days ago. Cheque cashed. NO other information available by website, email, tel. HCEOs tell me 6-8 months is average for a London Court. This is RIDICULOUS. My tenant has stolen my entire monthly income already for 7 months. WHY should I have to wait 6 more months to just get a Writ to enable me to re-possess my OWN property	10/14/2022 8:01 PM
2	We have discounted the use of County Court bailiffs because of the delays and lack of effectiveness	10/12/2022 2:25 PM
3	Delay in collecting the money we are owed	10/12/2022 2:10 PM
4	many months . the debtors may move or go bust	10/5/2022 7:01 PM
5	County Court baliffs have never been good in their application	10/3/2022 8:01 AM
6	In addition to backlogs, the Court have made errors that have had a serious negative impact on our day to day work, putting our client to additional costs	9/29/2022 12:46 PM
7	Delays cause uncertainty and escalate costs	9/28/2022 5:59 PM
8	As above	9/27/2022 3:59 PM
9	Issuing process; procedure from issue till Directions and/or judgment; enforcement of judgments / orders. Frustration	9/27/2022 3:29 PM
10	-	9/27/2022 12:38 PM
11	residential tenancy rent arrears, solicitors instructed just before Xmas last year. HCEO possession obtained only last week. Tenant lived rent free for 12 months, some theft and caused malicious damage before leaving	9/27/2022 12:04 PM
12	The period between court order and the appointment of bailiff is too long (42 days of Rental loss)	9/27/2022 11:53 AM
13	Length of time to get matters heard, Cash flow problems	9/27/2022 11:04 AM
14	Months of delays as Judge told us we have to try overloaded County Court procedure before being able to use HCEO	9/27/2022 11:01 AM
15	Because of delays I have put off chasing debt through the court system. No point when it takes so long	9/23/2022 3:10 PM
16	Delays in judgment, hearings, etc	9/21/2022 11:04 AM
17	CLIENT COMPLAINTS	9/15/2022 11:39 AM
18	delays in hearings being set down delay judgment and enforcement of judgment	9/14/2022 3:24 PM

#	RESPONSES	DATE
19	Delay in Court progressing matters generally. Delay especially in possession proceedings/enforcement	9/14/2022 2:23 PM
20	Delays in issuing applications and listing interlocutory hearings. This results in unpaid debts being outstanding for longer and increases recovery issues for lenders	9/14/2022 9:09 AM
21	Delay in getting a hearing, this impacts eviction and ongoing costs	9/12/2022 2:10 PM
22	Delays generate customer complaints	9/12/2022 1:06 PM
23	The County Court Bailiff's take months to even make a first visit. The majority of Defendants seem to evade the County Court Bailiffs therefore success rate is low for clients	9/12/2022 9:34 AM
24	Documents being registered at the court	9/12/2022 9:11 AM
25	Delays in claims being processed, this has made it mor difficult to meet client expectation	9/9/2022 3:56 PM
26	Court dates being around 8-12 weeks rather than 4-6	9/9/2022 2:56 PM
27	Court appearance dates extended, thus causing other companies to enter judgement before our hearing and instruct enforcement before we can	9/9/2022 11:30 AM
28	Client dissatisfaction with the system	9/9/2022 9:47 AM
29	Court has owed us a settlement for fourteen months now. Still hasn't paid us	9/9/2022 9:34 AM
30	This is a very, very bias survey. A marketing ploy	9/9/2022 9:17 AM
31	recovery of monies on behalf of clients which has sometimes led to debtors going bankrupt etc	9/8/2022 5:08 PM
32	months and months of delays which has caused massive problems with clients trying to manage their expectations	9/8/2022 4:46 PM
33	judgment order issued 1 month after the initial request. paperwork going missing. Also, the option to Request HCEO online whilst issue proceeding is not there	9/8/2022 4:40 PM
34	Just delayed hearings on defended cases	9/8/2022 3:45 PM
35	- Delays in getting CCJ's uplifted to High Court writs - massive delays in getting updates from local courts in defended matters	9/8/2022 3:24 PM
36	Updating on MCOL, time it takes for the writ to be obtained by the enforcement officer	9/8/2022 3:06 PM
37	People owing debt to us and we cannot recover monies losing income like this is very damaging we struggle to pay our bills then	9/8/2022 1:23 PM
38	Delays with possession claims, hearing dates, provision of court orders, general responses to queries. All increase debts owed to our clients	9/8/2022 12:26 PM
39	We do not have a significant number of smaller debts so not really experienced any impact	9/8/2022 12:23 PM
40	Court system is just taking a long time to process claims	9/8/2022 12:22 PM
41	Various open cases and decreasing amount of satisfied debts	9/8/2022 12:18 PM

#	RESPONSES	DATE
42	Taking a long time to issue legal proceedings etc. Telephoning court for updates and can be hanging on for an hour	9/8/2022 12:16 PM
43	Some delays have caused additional cashflow problems for our clients and have jeopardised recovery (e.g. then the debtoe gies into insolvency and we get there too late...)	9/8/2022 12:06 PM
44	one case where nothing heard for 4 months	9/8/2022 12:05 PM
45	severe	9/8/2022 12:04 PM
46	too many	9/8/2022 11:54 AM
47	Delays in processing applications, lost applications. Impacts on service delivery to clients with us having top explain delays are not caused by us but the courts	9/8/2022 11:51 AM
48	Delays in receiving responses from the CCBC and from local County Courts when claims are defended (some are much worse than others, it seems to be a lottery)	9/8/2022 11:51 AM
49	Our clients have struggled to get any court time and as a consequence we are being issued older cases which makes the debts more difficult to collect. Work loads are reduced!	9/8/2022 11:47 AM
50	delay in listing a small claims hearing, delays receiving copies of judgments	9/8/2022 11:46 AM
51	Delays are resulting in wasted costs	9/8/2022 11:41 AM
52	Three months delay common - no responses to emails	9/8/2022 11:38 AM
53	delays between applying for a judgment and then having the completed judgment	9/8/2022 11:33 AM
54	DELAYS = LESS RECOVERIES = LESS FEES	9/8/2022 11:29 AM
55	Applications for enforcement not being dealt with promptly when they're not being frustrated by debtors	9/8/2022 11:26 AM
56	delays in obtaining Notices of Issue, delays in obtaining judgments which significantly delayed execution	9/8/2022 11:26 AM
57	clients not instructing when see little prospect of recovery quickly and therefore justice denied	9/8/2022 11:24 AM
58	No communication from the Bailiffs - some do not appear to have a phone number and do not answer emails requesting an update	9/8/2022 11:19 AM
59	poor service to clients and long delays	9/8/2022 11:15 AM
60	nothing serious	9/8/2022 11:14 AM
61	Various delays	9/8/2022 11:13 AM
62	No response from courts, ignore emails	9/8/2022 11:12 AM
63	n/a	9/8/2022 11:11 AM
64	delays on receiving Judgment and on defended cases	9/8/2022 11:10 AM
65	Time taken to issue cases, time taken to list hearings etc. Can affect limitation, added costs end up being incurred etc	9/8/2022 11:06 AM

#	RESPONSES	DATE
66	We no longer bother to use County Court Bailiffs, due to the lack of recovery success, and the inability to be able to contact them for an update	9/8/2022 11:05 AM
67	No response to emails. Applications not being read thoroughly enough which causes an unnecessary back and forth with the Court Not receiving Defendant's applications Lack of transition to digital age i.e why is post still being used when email would be much better in some cases Messages being passed on when calling only to then have to chase weeks later as nothing has happened	9/8/2022 11:05 AM
68	We have stopped issuing warrants of control for unregulated debts under £600 due to the delays at court. Our clients are now choosing not to enforce debts below £600 due to the lack of action and updates received from CCB's	9/8/2022 11:05 AM
69	MY HMCTS portal – debt cases referred to procedural judges and nothing heard from the court in over 3 months	9/8/2022 11:04 AM
70	Refusal by County Court bailiffs to action ccj at all	9/7/2022 8:15 PM
71	Court dates being changed and delayed - delay in recovering monies we all need at present	9/7/2022 12:11 PM
72	Severe delay in progression of cases through the courts and therefore, this makes the process in changing the parking behaviour of those who abuse private land even slower	9/7/2022 11:06 AM
73	Delays in a County Court Bailiff taking any action on cases	9/6/2022 9:37 PM
74	Delays in issuing and paperwork being lost by the Courts	9/6/2022 3:46 PM
75	Delays in getting payments, visits on Warrants etc	9/6/2022 3:31 PM
76	Ever increasing delays leading to enforcement delays and higher risk of no recovery due to debtors going into insolvency, ceasing to trade or moved	9/6/2022 10:34 AM
77	The Delays increase the time to receive the monies owed which can impact cashflow on a day to day basis	9/5/2022 9:13 PM
78	DEBTORS WHO KNOW THE SYSTEM USE IT TO DELAY PAYMENT AS LONG AS POSSIBLE AND THE CURRENT SYSTEM ALLOWS THEM TO DO THAT	9/5/2022 2:59 PM
79	Hearings being listed further out meaning resolution for disputes taking a long period. Reduces likely hood of defendant not paying debts due to passage of time etc...	9/5/2022 11:42 AM
80	General delays in processing documents, delays in listing for hearings, lack of focus/priority in enforcing Warrants	9/5/2022 11:35 AM
81	Delays in Money Judgement applications, resulting in delays in referring to HCEO	9/5/2022 10:45 AM
82	None	9/2/2022 7:32 PM
83	As one example, an application to set judgment aside made in February 2021 has been listed and adjourned twice at less than 24 hours' notice, with a new Hearing date still to be confirmed	9/2/2022 9:30 AM
84	County Court Bailiffs tend to be ineffectual	9/1/2022 10:58 AM

#	RESPONSES	DATE
85	Delay in response times for Judgment requests - longer period between issuing a claim and being able to enforce should payment of the debt not be received once a claim has been issued. This causes a longer period before seeing the benefit of the cost of issuing the claim in the first instance	9/1/2022 10:27 AM
86	Judgement been granted then enforcement stayed as defendant claiming didn't RCV claim due to covid etc	9/1/2022 6:01 AM
87	Delays for the Court and continually chasing which is frustrating for us and the clients	8/31/2022 4:36 PM
88	Weeks to issue claims or interim applications. Repossessions even worse!	8/31/2022 3:06 PM
89	Fortunately none experienced to date - I have been very lucky that my debtors have responded to 'chaser' correspondence and paid (albeit not always promptly). However, if they didn't pay, it would cause problems very quickly with my cash flow	8/31/2022 1:08 PM
90	We have to wait a long time for any application to be heard. This obviously delays payments from debtors	8/31/2022 1:03 PM
91	Delays in receiving documents and dealing with communications. Impact on cash collection	8/31/2022 8:43 AM
92	Slow to recover debts that are clearly owed - the delays add to the debtors' ability to avoid payment	8/31/2022 8:37 AM
93	I am still awaiting an update from the Court Bailiffs for over 10 months. They are very slow in contacting the defendants	8/30/2022 4:47 PM
94	Failure by the courts to process matters in a timely manner	8/30/2022 2:22 PM
95	Delays in getting Court summons issued, Delays in getting judgments ordered, Delays in Courts dealing with defences causing problems when Judgment has been requested and processed before a defence has been acknowledged. Delays in getting a Hearing. Files being transferred to different courts and papers being lost. Cancellations of Court Hearings with less than 24 hrs notice due to lack of Judges causing further delays and wasted costs in appointing Barristers etc. The whole legal system at present is a disaster and it is difficult to collect money owed to people in a reasonable time scale	8/30/2022 1:08 PM
96	delays in getting a hearing date which puts additional financial burden on the company	8/30/2022 1:03 PM
97	delays of 90 days + receiving possession orders following a hearing	8/30/2022 12:11 PM
98	Long delays and increased costs and risk of non payment increases	8/30/2022 11:37 AM
99	Delays for example, in getting a Bailiffs appointment to enforce Warrant for Possession and for enforcement of Judgement Debts	8/30/2022 11:25 AM
100	Our business does not do enforcement work so no noticeable difference to us	8/30/2022 9:41 AM
101	Not many to be honest	8/30/2022 8:46 AM
102	Long wait for Repossession hearing. Arrears grew exponentially	8/29/2022 5:42 PM

#	RESPONSES	DATE
103	Lack of communication, and extremely long time delays	8/29/2022 9:51 AM
104	The delays are mainly due to the County Court Money Claims Centre	8/26/2022 8:06 PM
105	15 month delay	8/26/2022 7:43 PM
106	tenants rights are too important	8/26/2022 5:07 PM
107	Waiting for orders/judgments from court. Currently taking 2 to 3 months wait	8/26/2022 4:00 PM
108	the delays were with the notification of the bailiffs visits and success. even though they are only small amounts claimed through the warrant system they soon add up if there is no recovery	8/26/2022 2:34 PM
109	Delays at virtually every stage of the process of debt collection for both undefended and defended cases	8/26/2022 12:10 PM
110	People don't take notice of demand letters or county courts due to time getting judgements. Local bailiffs have no pressure point and are ignored	8/26/2022 12:09 PM
111	County court bailiffs overworked, preventing adequate enforcement. County court enforcement is typically avoided	8/26/2022 11:53 AM
112	Negative impact on business cashflow	8/26/2022 11:32 AM
113	Delays in Bailiffs executing warrants Delays in hearings and processing court applications Collection of unpaid charges impacting bad debt and therefore other customer bills	8/26/2022 11:15 AM
114	Backlogs which affects the bailiff attending the debtor's address	8/26/2022 11:04 AM
115	Just general time scales for each step of the process	8/26/2022 9:46 AM
116	It feels like the courts are working at 10% speed than they were pre covid	8/26/2022 8:59 AM
117	Undefended cases run through the process fine but defended take along time to be sent to CC for listing, debts get older, companies dissolve etc	8/26/2022 8:20 AM
118	Appallingly slow service from courts	8/26/2022 6:02 AM
119	Initial claims taking a long time to get the process started	8/25/2022 9:40 PM
120	Significant delays in court dates	8/25/2022 7:18 PM
121	Things like hearings being postponed, or judgments which have to be filed on paper taking longer. We've had to adjust processes to compensate	8/25/2022 4:44 PM
122	COURT WAS UNABLE TO SIGN FOR A RECORDED SIGNED FOR DOCUMENT. DUE TO NO STAFFING IN COURT RECEPTION. THERE BY EXTENDING THE HEARING DATE TO OVER 12 MONTHS	8/25/2022 4:38 PM
123	complaints about people claiming to be HCEO's not being prosecuted for Misfeasance in public office	8/25/2022 4:28 PM
124	Months and Months of delays causing cash flow problems	8/25/2022 3:56 PM
125	Time, loss of income	8/25/2022 3:36 PM
126	Failure to issue Listing Questionnaire - even 9 months after the defence was filed and the case transferred to the local county court.	8/25/2022 3:28 PM
127	Defence hearings sometimes over 6 months ahead RIDICULOUS!!	8/25/2022 3:16 PM



#	RESPONSES	DATE
128	Delay and not recovering debt has meant selling off assets to remain solvent	8/25/2022 2:54 PM
129	getting the Writ sealed in a timely manner and the impact is reputational damage and delay in collecting the claimant money	8/25/2022 2:48 PM
130	none yet. In the past I noticed that small offenders would appear time and time again, not having settled their debt	8/25/2022 2:27 PM
131	Lots, one claim for possession and costs sat in an in tray in a County Court for 6 months before the solicitor gave up and re-issued online. That worked but the date for the hearing was another 3 month wait	8/25/2022 2:22 PM
132	Lengthy delays in issuing claims; receiving responses to correspondence; entering default judgment and listing hearings. Court staff will not answer telephone. This causes client's to become concerned about the prospects of recovery and increased costs in what should otherwise be low cost claims	8/25/2022 2:06 PM
133	I am a senior citizen who has had to use the courts to reclaim costs from fraudulent companies and shoddy workmanship. I guess you could say exploitation of an older single woman. I have experienced procrastination by the culprits requiring me to engage a solicitor at great expense and a refusal to pay a County Court judgement. This has resulted in stress and impact on my savings	8/25/2022 1:46 PM
134	Lack of response, no response, debtors going missing in the meantime, unenforceable judgements, AEO delays	8/25/2022 1:42 PM
135	My problem is that I have to personally pay suppliers on behalf of my clients and if I am not paid I get into debt myself	8/25/2022 1:39 PM
136	I employed the sheriffs in 2018 to help me with a debt of over £6000 I was owed, the service was hopeless, in no way was it enforced enough, I may as well have gone and knocked on the persons door myself, I could see straight away the errors made by the sheriffs which contributed to non receipt of the debt owed to me	8/25/2022 1:06 PM
137	clients waiting months for an update	8/25/2022 1:01 PM
138	Left with more debt than was necessary if the court process worked as it should/ was quicker	8/25/2022 12:56 PM
139	2 year's non payment of rent but we are managing	8/25/2022 12:45 PM
140	Delays in receipt of judgments and enforcement. Inability to speak with Court staff without significant telephone delays	8/25/2022 12:37 PM
141	waiting to get tenants evicted who are not paying any rent, then waiting to get enforcement of their debts, it is difficult to keep up with mortgage payments when tenants don't pay rent and courts delay or don't enforce it	8/25/2022 12:36 PM
142	Delays of many months regarding initial contested hearings and even longer on Set Aside Hearings	8/25/2022 12:28 PM
143	Delays in recovering debts has impacted working capital	8/25/2022 12:17 PM
144	debtor has disputed debt and its been passed to court for a hearing	8/25/2022 12:05 PM

#	RESPONSES	DATE
145	As a landlord, delays in getting recopense from tenants and frustration at County Court judges being misled by fabricated income/expenditure figures given to them by tenants thus requiring further overtures to the court to correct	8/25/2022 12:03 PM
146	Calls unanswered or when you to get through it cuts off. No response to emails	8/25/2022 11:57 AM
147	none	8/25/2022 11:56 AM
148	Unable to evict tenants until 8 weeks in arrears, which continues to rise weekly and the Courts are far too slow in dealing with this	8/25/2022 11:52 AM
149	Courts busy	8/25/2022 11:50 AM
150	Due to the delay debtors has had time to dispear without paying which has had a significant xash floe on my business And less money for government as my business made less profit . Debtors at low end more often then not used the money due to me on alcohol and non essential	8/25/2022 11:45 AM
151	Judges not reading the documents properly. Judges giving defendants a second, third and fourth chance even after all deadlines have expired. Court clerks not knowing what's going on. Emails to the Court being ignored	8/25/2022 11:44 AM
152	Lack of response, delays in communication. Failure to act	8/25/2022 11:40 AM
153	Lack of communication	8/25/2022 11:27 AM
154	1 year! Very bad experience I lost me confidence	8/25/2022 11:19 AM
155	Tenant falling further in arrears and a loss of income	8/25/2022 11:15 AM
156	Courts being closed so debts building, then backlog of cases so debts continue to rise, then when we do manage to get to court and obtain an order there is a lack of bailiffs in our area, so we have to wait even longer to obtain our property back and incur even more unpaid debt	8/25/2022 11:14 AM
157	Court dates being granted and court dates being cancelled	8/25/2022 11:04 AM
158	I have waited 6 weeks to get an answer to an email and multiple other long delays in processing cases which has significantly affected my cash flow	8/25/2022 11:02 AM
159	delays of several months	8/25/2022 10:59 AM
160	Time consuming, more rent arrears growing each month due to the delays	8/25/2022 10:55 AM
161	Impact of extended/long periods of anxiety and concern over the judgment	8/25/2022 10:50 AM
162	Serious delays in getting a County Court Bailiff to attend after a tenant has ignored the Court's date to vacate - it has cost us £'ooo's	8/25/2022 10:50 AM
163	The delay of judgement against hardened defaulters is a particular concern and damaging to the local economy	8/25/2022 10:44 AM
164	Delay in Hearing dates	8/25/2022 10:40 AM
165	Mone at present	8/25/2022 10:38 AM
166	wasted time and fees. Remember we all have the choice to write off	8/25/2022 10:38 AM
167	Impact in return Court dates and hearings	8/25/2022 10:36 AM
168	Got into debt due to it	8/25/2022 10:36 AM

#	RESPONSES	DATE
169	Defendants late filing of defence resulting in a decrease in relationships with our clients	8/25/2022 10:33 AM
170	Significant time loss in issue of summons and judgement in all claims	8/25/2022 10:31 AM
171	lack of updates, requests for judgment being delayed, lack of ownership from the courts	8/25/2022 10:31 AM
172	Delays in obtaining CCJ which delays enforcement Lack of Bailiffs resulting in turnaround taking a couple of months before a visit is made	8/25/2022 10:30 AM
173	More time taken up by management to chase debts	8/25/2022 10:30 AM
174	Diabolical service throughout and cannot justify the court fees that we have to pay for our clients	8/25/2022 10:29 AM
175	additional administration	8/25/2022 10:27 AM
176	General delays to progress to hearings or obtain default judgments	8/25/2022 10:27 AM
177	It is taking months to even get claims issued never mind hearings which just exacerbates the debt issue for both parties with interest continuing to accrue and as the economy gets worse chances of recovery are reduced	8/25/2022 10:27 AM
178	months of wasted time	8/25/2022 10:24 AM
179	No delays at present	8/25/2022 10:23 AM
180	loss of revenue	8/25/2022 10:20 AM
181	Debt Recovery on behalf of clients, hence does not effect our business but our clients	8/25/2022 10:19 AM
182	Cashflow	8/25/2022 10:18 AM
183	Delays in hearing appointments for defended claims	8/25/2022 10:17 AM
184	Business finished	8/25/2022 10:17 AM
185	unhappy clients, loss of revenue	8/25/2022 10:15 AM
186	Delays in processing Attachment of Earnings resulting in no payments to clear the Judgment, can take up to 12 months. County Court Bailiffs not effective	8/25/2022 10:11 AM
187		8/25/2022 10:10 AM
188	Court hearings being scheduled over a year in the future then cancelled due to judicial unavailability	8/25/2022 10:10 AM
189	delays in issuing proceedings, delays in enforcing Judgments	8/25/2022 10:10 AM
190	longer time scale before cases come to court making a longer time before debts can be recovered	8/25/2022 10:10 AM
191	Just very long waits for claims to be processed and issued. Never had any success with Bailiffs but good success with High Court Enforcement	8/25/2022 10:08 AM
192	Delays in issuing judgement and recovery prospects	8/25/2022 10:05 AM
193	Serious hardship to clients who are owed money by tenants who abuse the system and the courts inability to enforce within a reasonable period of time	8/25/2022 10:05 AM

#	RESPONSES	DATE
194	The fees have been sunstantially increased but due to staffing numbers, the quality of service has substantially deteriorated. Response times are curently unacceptable and our end clients complain regularly	8/25/2022 10:05 AM
195	Trials being delayed 3 times over 3 year period!	8/25/2022 10:04 AM
196	Paperwork being sent to me. Delays in telling me of Defences filed – I enter Judgment which then gets cancelled because a defence has been filed by the Defendant	8/25/2022 10:03 AM
197	More than 18 months severe cash flow impact	8/25/2022 10:03 AM
198	delays in receiving cash from debtors	8/25/2022 10:02 AM
199	months of delays and large number of claims under £600 unrecoverable or extremely difficult to collect	8/25/2022 10:02 AM
200	Attachment Earnings Orders the whole process from application, to requesting unsuspension, to court dates	8/25/2022 10:00 AM
201	Delays in dealing with Applications and listing hearings which results in a delay in obtaining Judgment. Also delays with County Court Bailiffs taking any action following instruction	8/25/2022 9:59 AM
202	Made it unviable to use the court service to recover debts	8/25/2022 9:58 AM
203	justice delayed is justice denied	8/25/2022 9:57 AM
204	Responses from Courts slow, takes a long time to get a hearing date therefore delays in getting money in	8/25/2022 9:57 AM
205	- Delays in direction from the county courts – Delays in hearing dates allocation	8/25/2022 9:57 AM
206	Delays in Judgments being secured, paperwork lost, resulted in increased costs for us and clients	8/25/2022 9:56 AM
207	Delays of 3-6 months now seem to be the norm and there is no sign of it changing. Fortunately it doesn't directly affect us as we are a high street practice with quick turnover work which fills the void while these debt collection matters are finalised. If we had a less diverse practice however the delays would put a significant strain on cashflow	8/25/2022 9:55 AM
208	More costs for clients as more updates required	8/25/2022 9:53 AM
209	Long waits for the processing applications for judgments and appointments of court bailiff to enforce debts	8/25/2022 9:52 AM
210	Additional stress	8/25/2022 9:52 AM
211	delays receiving sealed orders (including consent orders), delays with hearings, delays with cases being transferred. essentially delays with everything involving the courts	8/25/2022 9:52 AM
212	Court dates changed	8/25/2022 9:51 AM
213	We take the blame for delays caused by the courts regularly	8/25/2022 9:51 AM
214	attendance and re-attendance delays with County Court Bailiffs	8/25/2022 9:51 AM

#	RESPONSES	DATE
215	We have experienced delays when issuing proceedings through the CCMCC, the receipt of orders from all courts and the listing of small claims trial	8/25/2022 9:51 AM
216	Lost or slow responses to requests for judgments and/or enforcement action resulting in the defendant(s) filing late defences and/or entering into some sort of insolvency making enforcement barred. Obtaining Writs from the court is currently in excess of 6 weeks. Given we pay for the service from the court, the current delays are simply not acceptable.	8/25/2022 9:51 AM
217	Any service relating to County Court Bailiffs, be it serving documents or enforcing warrants	8/25/2022 9:50 AM
218	Mainly MCOL going to court	8/25/2022 9:50 AM
219	I have experienced about 4 week delay	8/25/2022 9:49 AM
220	Affect cash flow	8/25/2022 9:48 AM
221	Delays by the Court in dealing with defended claims, which has ultimately lead to delays to hearings	8/25/2022 9:48 AM
222	Several months delays of receiving any correspondence from the court	8/25/2022 9:48 AM
223	I have always found County Court Bailiffs to be overworked, exceptionally slow (12-24 months!), and in most cases not very bothered as they work fir the government and will get paid anyway!	8/25/2022 9:47 AM
224	Response and action	8/25/2022 9:46 AM
225	Delays in enforcement dissuade creditors from issuing proceedings leading to a drop in income for our firm and the Court Service	8/25/2022 9:46 AM
226	Delays of several months, typically over three months. Have had to consider alternative means of debt collection or to write off debts	8/25/2022 9:46 AM
227	Court hearing dates seem to be extensive. By the time a judgement is awarded, and enforcement action commenced, the debtor may well have vastly different circumstances and may even need re-tracing	8/25/2022 9:46 AM
228	courts were closed and now there is a backlog especially evictions and other problems the service is awful	8/25/2022 9:46 AM
229	Failure to pursue debtors/successfully enforce judgment debts	8/25/2022 9:45 AM
230	None personally but a number where clients are frustrated by lack of progress	8/25/2022 9:45 AM
231	Waiting for documents to be sent to debtors, waiting hearing dates, waiting for paperwork following hearings	8/25/2022 9:44 AM
232	Courts are taking incredibly long to do anything, which means that clients aren't getting judgments, aren't getting possession orders quick enough etc	8/25/2022 9:44 AM
233	Significant delays in Courts processing all applications and requests, regardless of their nature. Repeated occasions of paperwork being lost/mislaid/ignored. Significant impact upon our own client relationships due to the inability of many Courts to process anything in a timely manner, or at all	8/25/2022 9:44 AM

#	RESPONSES	DATE
234	Delays of up to 6 months on processing CCJ's and enforcing CCJ's. Delays have frequently enabled debtors to move and be difficult to trace. Some debts have needed to be written off due to delays in processing and the subsequent "disappearance" of the debtor.	8/25/2022 9:44 AM
235	Long waits!	8/25/2022 9:43 AM
236	Processing of paperwork	8/25/2022 9:43 AM
237	By the time the court system has given its judgement the debtor has moved on and I then have to get a trace on them	8/25/2022 9:42 AM
238	delay or lack of effective enforcement	8/25/2022 9:41 AM
239	As a Landlord I have been very lucky and have not had any problems for the last 2-3 years. Good relationships, high demand and luck	8/25/2022 9:41 AM
240	There is very little activity when recovering debts through the County Court. I am now of the opinion it is not worth paying for their service	8/25/2022 9:41 AM
241	Affected badly	8/25/2022 9:40 AM
242	It takes very many months resulting in a drop in cashflow imperilling the business	8/25/2022 9:40 AM
243	as an eg have cases with the County Court Bailiff where we have not received any update for 6-8 months and had warrants expire without knowing what effort has been made if any as not had any reports on progress	8/25/2022 9:40 AM
244	Delays on CMC hearings and trials taking place	8/25/2022 9:39 AM
245	Bailiffs walking away to easily	8/25/2022 9:38 AM
246	Cort admin lost the admission paperwork. 10 months and they still cant decide how to move forward	8/25/2022 9:38 AM
247	Delays in issuing Claims through CCMCC	8/25/2022 9:38 AM

# Qualitative Responses to Q16

## Q16. Please share anything else you wish to add

#	RESPONSES	DATE
1	<p>I am a private landlord, aged 60, single mother to adopted child, and my only income is from 1 rented flat. The tenant, who passed an Equifax Comprehensive Credit check, stopped paying any rent in March 2022. I later discovered she is a serial fraudster - has a Possession Order from the same Court 18 months ago owing the previous landlord £100,000. In parallel she stole</p> <p>£40,000 in Housing Benefits. I reported her for Benefits Fraud, was told the Council had cancelled her entitlement to HB, only to discover 6 months later that the Council had RE- INSTATED HER HB, ALLOWING HER TO STEAL ANOTHER £7K FROM ME BUT PAY NO RENT, EVEN THOUGH THE COUNCIL WAS LEGALLY OBLIGED TO PAY ME AS SHE WAS</p> <p>ALREADY 2 MONTHS IN ARREARS. It took 3.5 months to get a hearing and Possession was granted 'forthwith'. I filed the next day for a Request Warrant of Possession, only to discover (after having paid the fee) that the CC Bailiffs have a 4-8 month waiting time – information that was / is not available from ANY source. I am now trying to transfer up my Possession order and it is likely to take a further 2+ months before I get the woman out. HOW is this justice?</p> <p>Why did I have to wait 2 months for arrears + 3 months waiting for hearing + 1+ month waiting for transfer up = 6 months + then wait 14 days notice before I can remove the woman who has stolen my whole livelihood ? In parallel I lodged a SCC claim against my builder who owed me</p> <p>£9990. It took nearly a year for a hearing. I won. But have now discovered that the CC Bailiffs are entirely ineffectual and even doubt that the High Court Enforcement officers will be able to seize anything to repay me ANY of the money as it is a Limited company that is hiding its assets. The Judges in both cases were exceptionally smart, reasonable and inefficient in their handling of the materials and the case. But my experience has left me believing that there IS NO JUSTICE in England. The Lunatics have taken over the asylum</p>	10/14/2022 8:12 PM
2	There is no logical reason for not allowing HCEOs to enforce debts under £600. They should be able to do so and they should apply the fees presently applicable to County Court bailiffs	10/12/2022 2:27 PM
3	Would ombudsman awards be included?	10/5/2022 12:36 PM
4	It is being increasingly felt that the Court system is not fit for purpose and is responsible for additional, unreasonable cost to Claimants	9/29/2022 12:48 PM

#	RESPONSES	DATE
5	The Court system is not fit for purpose, having insufficient resource and backlogs. Swift and effective enforcement of judgments, when eventually obtained, should help send out a powerful message to miscreants to think again, which may in time reduce the need/number of actions	9/28/2022 6:02 PM
6	This needs to get better or ordinary landlords are going to leave the business, what is the future for people who cannot get on the market and afford a home	9/27/2022 4:03 PM
7	current system is not fit for purpose	9/27/2022 12:06 PM
8	Sorry, to be busy to present a case study	9/27/2022 11:56 AM
9	County Court bailiffs are less than adequate	9/27/2022 11:07 AM
10	I think an overhaul is needed, there is a better chance of high court enforcement to recover debt owed, so it should apply to all amounts and not just over £600 as too many people are getting away with not paying and this in turn damages business and also the economy in less tax and vat collected	9/8/2022 1:25 PM
11	Using one company for all debts regardless of value makes more sense and it would be an easier process for most enforcement recoveries	9/8/2022 12:24 PM
12	I believe that the creditor should have the choice to choose whether to issue a warrant to the County Court Bailiff, a HCEO or a Certificated Enforcement Agent	9/8/2022 11:50 AM
13	Thank you	9/8/2022 11:38 AM
14	Recovering money via the courts should not be an arduous process and the methods of enforcement cannot all be toothless	9/8/2022 11:27 AM
15	High court enforcement officers are much better than county court equivalent	9/8/2022 11:16 AM
16	n/a	9/8/2022 11:11 AM
17	So many more cases would be put forward for enforcement if the law was to change, most of the time clients will not be interested in taking things further for lower debts due to the cost and lack of success for County Court Bailiffs	9/8/2022 11:07 AM
18	Under 600 ccj should be collected by some enforcement business via their certificated ea. No need to transfer to writ which simply adds another delay and cost of court fee	9/7/2022 8:16 PM
19	County court is in a mess! Received notice if a hearing after the event – totally disorganised	9/6/2022 10:35 AM
20	We use debt recovery companies to chase debts that can continue to CCJ. As a parking company the majority of our cases are below the £600 threshold so can remain unpaid with no reasonable course of action open to us, even for those with multiple offences. It would be helpful to have an option to recover values below £600 using an official as this would greatly increase the volume of awarded cases we could successfully realise	9/5/2022 9:15 PM
21	County Court Bailiffs rarely achieve a result. The success rate of High Court Bailiffs is much greater	9/1/2022 11:02 AM
22	The system needs to be balanced. Alleged Debtors need protection, but once proven, creditors must be helped to ensure that the debts are paid quickly	8/31/2022 1:10 PM



#	RESPONSES	DATE
23	The court system is a deterrent to taking enforcement action currently	8/30/2022 11:38 AM
24	County Court system is seriously backlogged and inefficient, especially when it comes to enforcement action. Lowering the threshold at which HCEO could take enforcement action would help to speed up recovery of debts	8/30/2022 11:29 AM
25	It costs too much to chase and collect your thought the current system, even if you win . You loss financially	8/29/2022 9:53 AM
26	-	8/26/2022 7:44 PM
27	I collect debts in England and Wales from debtor's in England and Wales on behalf of client's from abroad. Almost universally they all consider the process inefficient and ineffective in far too many cases	8/26/2022 12:13 PM
28	In the present system debts under £1000 are not cost effective to take to the court as after judgement its still hard to get paid due to local bailiffs enforcement	8/26/2022 12:13 PM
29	difficult to comment on consumer credit enforcement as not relevant Taking as given that vulnerability rules would remain in place across HCEOA	8/26/2022 11:16 AM
30	This is a necessity due to the simple fact HCE are more efficient then the county court bailiffs	8/26/2022 11:13 AM
31	I WOULD BE MORE THAN OVERJOYED IF THIS COULD BE IMPLEMENTED	8/25/2022 4:40 PM
32	It is time CCEO's and HCEO@S were brought into line with legislation – they cross the line and no one will bring them back into line – 2nd August 2021 and still no one will say that a home invasion by an unidentified thug claiming to be an HCEO was criminal act s68 Agrivated trespass at least a debt free homes is Wrong	8/25/2022 4:30 PM
33	Nothing else to add	8/25/2022 3:57 PM
34	I am a Landlord. The court system is so biased towards the tenants and long delays in recovering property and/or debt is having a detrimental effect on my mental health and business	8/25/2022 2:57 PM
35	Many years ago I was employed as a solicitor's clerk dealing with county court debt matters	8/25/2022 2:30 PM
36	I find that county court bailiffs are not half as effective as high court ones	8/25/2022 2:29 PM
37	Numerically the numbers we deal with are small but each and every client affected matters. Debt is getting out of hand and it's far too easy for too many to just walk away from it	8/25/2022 2:24 PM
38	Anything to make the process of making a genuine legal claim more accessible, easier to understand quicker to implement and more efficient in terms of outcome and timescales to achieve outcomes would be very beneficial	8/25/2022 1:49 PM
39	None	8/25/2022 1:40 PM

#	RESPONSES	DATE
40	We can watch the tv program about the sheriffs and are in my opinion given a very different account, of what I believe would usually happen with a debt that is owed to someone like myself, the sheriffs do not enforce enough, they do not give enough time to a case and the procedures they use make it easy for the person owing the debt to wriggle out of it, I was extremely disappointed in the service I received and am still owed over £6000 which I don't think I will ever get back	8/25/2022 1:19 PM
41	Change is good where improvements need to be made. Let's get on with making change for the better!	8/25/2022 12:57 PM
42	Its only going to get worse when they take away Section 21 evictions. Every case under Section 8 will require a court hearing so even more delays	8/25/2022 12:37 PM
43	Legislation over recent years has increasingly favoured the debtor. Bankruptcy discharge times are now so short that I personally know of numbers of people who choose this route to escape debt and even max their credit cards before doing so. The historical stigma attached to debt needs to be re-established and enforcement procedures strengthened to discourage it	8/25/2022 12:09 PM
44	The Court system totally fails anyone seeking recourse from money owed to them, even with a CCJ nothing seems recoverable. It needs tying in with the benefit system	8/25/2022 11:53 AM
45	Delay in court system increases the debt which creates a greater cash flow issue on businesses	8/25/2022 11:47 AM
46	The system had to change	8/25/2022 11:19 AM
47	I've been told that it'll be 5 years before the courts are operating normally. This is completely unacceptable and very damaging to my business. I have very little confidence in the efficiency of the courts, it's an absolute disgrace. They still use "Covid" as an excuse	8/25/2022 11:05 AM
48	I firmly believe that high court enforcement is appropriate for larger debts and the enforcement of possession orders. My primary concern with enforcement of debts below £600 is that the enforcement and court fees would ultimately be larger than the actual debt itself. I also strongly believe that CCA regulated debts above £600 should be enforceable by HCEO's with there being no logical reason for its exception. The interest is crystallised prior to judgment and interest should apply in the normal manner	8/25/2022 11:03 AM
49	Well done for this and fingers crossed	8/25/2022 10:57 AM
50	The Court system is far too slow, it is causing mental health issues and costing the plaintiffs money that they shouldn't have to lose	8/25/2022 10:51 AM
51	Your suggestion would greatly improve the cash flow for SME's and encourage them to use the CC service going forward	8/25/2022 10:33 AM
52	times need to change and bailiffs need to be more effective	8/25/2022 10:25 AM
53	Not at moment	8/25/2022 10:18 AM
54	The sooner the rules change the sooner Justice will be better served!	8/25/2022 10:06 AM

#	RESPONSES	DATE
55	The simple fact is that the poor performance in terms of delay and service from the County Court when enforcing Warrants of Control mean that creditors largely refrain from using legal proceedings and the court system for recovery of smaller debts. The Bailiff system is the same as it was when I entered the profession in 1989. What other organisation could hope to perform with no change in 30 years! A change to allow HCEO's to enforce judgments under £600 would allow more access to justice for creditors and at the same time increase income for HMCS as undoubtedly this would increase the amount of claims being issued	8/25/2022 9:51 AM
56	Most defaulters know the system better than the claimant. They know that the county court bailiff will do far less than High court enforcement	8/25/2022 9:49 AM
57	Thanks to TV exposure of the system, many debtors seem to belimiting their exposure below the threshold wher a HCEO can become involved. In my opinion this is because they are more aware of the limitations of Court Bailiffs, as well as the workload which means that execution can take many months, and is invariably unsatisfactory	8/25/2022 9:48 AM
58	the whole court system needs more courts - more staff AND THE WHOLE PROCESS MADE UCH QUICKER INCLUDING GETTING BAILIFFS TO ATTEND AND WHY CANNOT WE USE OUR OWN REGISTERED BAILIFFS AND NOT THE COURTS	8/25/2022 9:47 AM
59	It's all very well getting the CCJ but it needs to be easier to actually get the money you are owed. Particularly with people on benefits who run up arrears then claim they have no money to pay debt	8/25/2022 9:44 AM
60	Using the existing court system in the past: I have NEVER got a penny from tenants who owed considerable sums of money to me	8/25/2022 9:43 AM
61	Sub 600 debts have always been an issue for us. There have & are numerous cases were we have not submitted CCJ applications as there is little hope of collecting the debt through the Courts	8/25/2022 9:43 AM



High Court Enforcement  
Officers Association

[www.hceoa.org.uk](http://www.hceoa.org.uk)

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