

A day in the life of an HCEO

Credit Management spends the day at a High Court Enforcement Office.

EMPLOYEES begin to arrive as early as 6.30am at the Manchester headquarters of Andrew Wilson & Co, an hour before the phone line opens. When we arrive at 9am the day is already well underway. We are greeted by Joe Hanlon who at the age of 30 is one of the youngest people to qualify as a High Court Enforcement Officer (HCEO).

Joe introduces us to Eric Roe, 25, and Kelly Cookson, 34, who completed the CICM Level 4 Diploma in High Court Enforcement this summer and are now fulfilling the practical element of their HCEO training. This involves dividing their time between the office and going out on the road enforcing.

The trio are paving the way for the next generation of High Court Enforcement Officers at the company. Firstly, we sit down with Joe who gives us an overview of the industry and explains the role of an HCEO.

HIGH COURT WRITS

Rather than waiting for a County Court Bailiff, many claimants or those acting on their behalf instruct privately owned High Court Enforcement Offices to recover debt or regain control of property. Joe explains how High Court Enforcement Officers are the only people within the industry who are authorised personally by the Ministry of Justice to recover monies owed, or take control of goods of sufficient value to discharge the debt.

"It is our responsibility to obtain and manage High Court Writs that enable us to enforce judgments and orders awarded in the County Court. We are able to delegate our powers and instruct our field-based Enforcement Agents, to execute Writs in our name," he says.

Joe prepares, checks and signs off the Writs at his desk, which will be assigned to enforcement agents working in various regions. These cases vary in nature from collecting debt from residential and business premises, to evicting squatters and travellers from buildings and land.

The company processes around 14,000 High Court Writs each year and has one of the highest success rates in the industry. It employs a team of just over 20 enforcement agents, also known as Bailiffs. The team



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broke an in-house record back in April when it collected £2 million of outstanding debt for its clients in just one month.

We quickly learn this is far from your typical nine till five job. As it's a weekday the office will be open until 7pm tonight and also from 8am until 1pm on Saturday. However, being an HCEO means being on call to support the company's team of enforcement agents who visit sites around the clock, seven days a week:

"If my name is on the High Court Writ I am personally liable for ensuring the enforcement process is conducted in a professional, ethical and legally compliant manner. If there is an issue I am usually one of the first people our enforcement agents will call.

"If a conflict arises I may need to arrange backup from the police. We also have an excellent Bailiff Support team based here at the office who regularly undertake additional investigations, whether it be to identify an alternative address or to run DVLA checks confirming if we are able to seize a debtor's vehicle."

Since joining the company in 2009 Joe has worked his way up from office junior to relationship manager and then operations manager before qualifying as an HCEO this year.

ENFORCEMENT

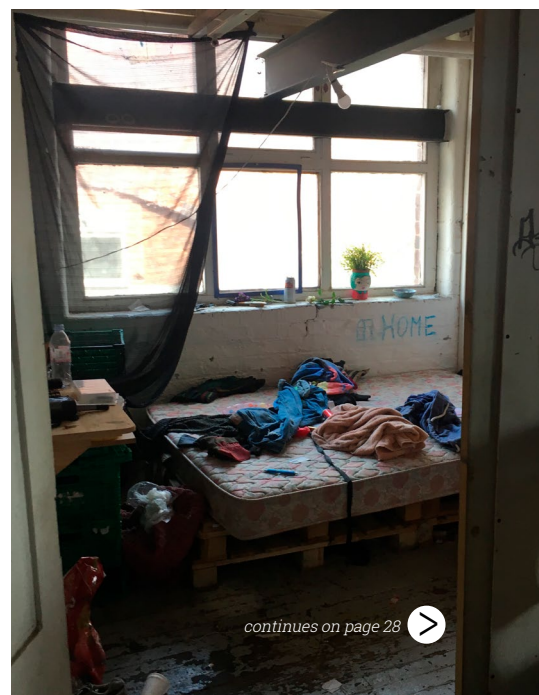
The youngest of the trio, Eric started working at the company full time in 2016 after completing a Masters Level Degree in Law at Northumbria University. Prior to this he had also worked in the company's administrative department.

When in the office, Eric uses his legal background to help resolve complaints from all parties: "Understandably, due to the nature of the industry, emotions are high and cases can become very complex. It is therefore crucial to have a good understanding of the driving factors behind the various different stakeholders, to then be able help resolve issues and reach a satisfactory conclusion."

Eric also oversees the company's Property and Asset Recovery Services division, launched last year to focus specifically on evictions, repossessions and asset recovery. In particular, Eric is responsible for heading up squatter evictions.

"Due to changing factors, landowners of all portfolio sizes are experiencing difficulties with squatters which means demand for our services is increasing dramatically. The greatest challenge with these types of evictions is employing the right individuals who are prepared and have the necessary experience to successfully evict large groups of people in very difficult situations."

At 11am we join Eric and the enforcement team at a former cotton mill in Manchester city centre where they have been called upon to remove around 50 squatters. The owner had been granted a Possession Order by the County Court and instructed Andrew Wilson & Co to transfer the Order to the High Court for enforcement after a large number of trespassers failed to vacate the premises by the specified date.



Eric is leading the operation and has worked closely with Greater Manchester Police to ensure all are prepared for the eviction. Enforcement Agents have been on site since early morning and the Police move into position to ensure there is no breach of the peace. Members of Manchester City Council's homelessness team are also here to discuss options with occupants as they are evicted from the building.

To ensure the Writ of Possession is executed in a safe manner; the Enforcement Agents, Rope Access Team and Police move swiftly into the address to reduce the risk of roof access and squatters barricading the entrances.

By the end of the eviction, Eric advises that the property has been left in ruin and will require extensive works to repair it: "Fortunately for our client we work with a variety of contractors who specialise in sanitising properties like this one and securing them against re-occupation," says Eric.

While the clean-up and security operation gets underway we head back to HQ to end our day with Kelly.

CHALLENGING STEREOTYPES

Currently only four out of 45 HCEOs are female. We ask Kelly what it is like to be a woman working in an industry traditionally dominated by men?

"I'm fortunate to work in a place where we are already challenging this stereotype. We have a number of female employees working in a variety of roles at all levels. We already have one very experienced female High Court Enforcement Officer – our Managing Director of ten years is a woman and we also have female enforcement agents."

Like Joe, Kelly's hard work and determination have seen her progress through the ranks since joining the company as a junior administrator back in 2005. Kelly has been promoted from collections manager to operations manager. She is rightly proud of achieving all this under the age of 35 – and of successfully juggling a demanding career with motherhood.

Now as a Director and trainee HCEO, Kelly manages the company's growing team of enforcement agents, monitoring performance daily to ensure they get through their work in a timely manner.

"Our clients instruct us because they are looking for a fast resolution. I'm responsible for ensuring our enforcement agents target business addresses at peak times and residential addresses in the early morning or late evening when we are more likely to get a result."



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Fortunately for our client we work with a variety of contractors who specialise in sanitising properties like this one and securing them against re-occupation.

This afternoon she is busy processing the reports that are submitted by enforcement agents after every attendance: "As many as 140 reports can land in my inbox per day which I check with the help of our Bailiff Support Manager to ensure the Service Level Agreements we have in place with our clients are met.

"Another key part of my role is to ensure our enforcement agents have all the right equipment and support they need such as access to removal vans and body cameras when attending busy pubs, clubs, restaurants and takeaways

where there may be a risk to personal safety."

Kelly also spends considerable time on the road, meeting with enforcement agents individually, distributing the High Court Writs for the week ahead and overseeing some attendances.

We leave the team with a clearer understanding of this varied and dynamic role. A similar opportunity to spend a day on the road with an enforcement agent or HCEO is offered to clients, allowing them to shadow multiple attendances from debt and asset recovery to evictions.



Eric Roe, Kelly Cookson and Joe Hanlon