

## Possession claims **online**

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The Courts Service is eager to move more county court work onto electronic platforms with the aim of saving costs and administration whilst improving efficiency. For decades the administration of possession claims within the Courts Service has been conducted in the same way but it is anticipated that Possession Claims Online (PCOL) could bring real improvements to the process.



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PCOL can only be used if a postcode is available and if service is to be effected in England or Wales and the aim of the Courts Service is that the majority of possession claims for residential properties will eventually be conducted using PCOL.

For volume users of the service there are bulk upload facilities which will automatically list the case for hearing in the jurisdiction in which the property is located with notification of the hearing date to be sent electronically unless the user requests specific postal notification.

The progress of any claim issued on PCOL can be checked on line 24/7 without having to wait for courts to open, unless there are queries which need to be followed up with the courts. Not only can claims be commenced but other applications can also be made, for example an application to adjourn, but PCOL will not allow any application to be made through it within

5 days of a hearing and/or eviction date. Hopefully this may mean that in time last minute applications by borrowers will decrease.

There remains a very large emphasis for lenders on rehabilitating borrowers who are in arrears and suffering payment difficulties, but where all efforts are exhausted it is in the best interest of both borrower and lender alike to achieve an efficient possession process to bring matters to a conclusion with minimum loss to all parties.

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