

# Graduate Accommodation

## Debt Policy



## Debt Policy

### 1 Introduction

- 1.1 This policy outlines the process for managing rent arrears within the Graduate Accommodation Office. It ensures a consistent, fair, and transparent approach while supporting tenants who may be experiencing financial hardship.
- 1.2 This policy applies to all tenants residing in University accommodation managed by the Graduate Accommodation Office.
- 1.3 The principles of this policy are: early engagement, clear communication, fair and proportionate escalation, and compliance with data protection legislation, including UK GDPR.
- 1.4 All Graduate Accommodation tenants sign a Tenancy Agreement, which outlines the payment terms for rent. Rent is due monthly in advance on the 1<sup>st</sup> day of each month.

### 2 Process for Managing Rent Arrears

#### 2.1 Initial contact by Finance

- Where rent arrears arise, the Finance Team will contact the tenant to notify them of the outstanding balance.
- The tenant will be asked to make payment within a reasonable timeframe or to provide an update regarding their situation.
- The Finance Team may agree a reasonable repayment plan with the tenant, if they are not able to clear their arrears in full immediately.
- Any repayment arrangement will be short-term, proportionate, and subject to regular review. Such arrangements are offered at the University's discretion to support the repayment of existing arrears and do not constitute the provision of credit or the creation of a new credit agreement. No interest or additional charges will be applied to arrears under these arrangements.

#### 2.2 Escalation to Graduate Accommodation Manager

- If payment is not received within a reasonable timeframe, or if no response is received, the matter will be escalated to the Graduate Accommodation Manager.
- The Graduate Accommodation Manager will contact the tenant to request immediate payment of outstanding rent and/or information regarding any financial hardship that may be affecting their ability to pay.

### 2.3 Tenancy Breach Notice

- If no response is received, or if rent arrears remain unpaid, a formal Tenancy Breach Notice will be issued as a second stage of escalation.
- This notice will clearly outline the amount owed, the actions required, and the consequences of non-compliance.
- Tenants who receive a Tenancy Breach Notice may be ineligible for an extension or renewal of their current tenancy in accordance with the [Graduate Accommodation Eligibility Criteria](#).

### 2.4 Final Escalation

- If a tenant fails to clear arrears, respond to the tenancy breach notice, or engage meaningfully with the process, the case may be escalated to the University's Legal Services Office, or an external solicitor for legal advice.
- This may result in further action, including the termination of the tenancy and eviction proceedings.

## 3. Welfare Considerations and Information Sharing

- If a tenant does not respond to repeated contact attempts, the Graduate Accommodation Office may share relevant information with the tenant's College for welfare purposes. This action is intended to ensure that appropriate support can be offered to tenants who may be struggling,
- Any sharing of personal data will be conducted in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.
- Information will only be shared where there is a lawful basis to do so, such as: Legitimate interests (e.g. safeguarding tenant welfare) or vital interests (where there is a risk to the individual's wellbeing.) Only the minimum necessary information will be shared, and it will be limited to relevant parties (for example the tenant's College welfare team).
- Tenants are informed that their data may be used in this way through the Graduate Accommodation Privacy Notice provided at the point of application, and by reference within the Tenancy Agreement.

## 4. Tenant Responsibilities

- As a Graduate Accommodation tenant, you are responsible to:
  - Pay rent in full and on time in accordance with the terms of your Tenancy Agreement,
  - Respond promptly to communications regarding arrears,
  - Inform the Graduate Accommodation Office of any financial difficulties at the earliest possible stage.

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