



Job Description and Person Specification

Job details

Job title: Housing Debt Recovery Officer

Grade: Grade NNCBAND03 NNCSCP05-07

Reports to: Senior Housing Finance Officer

Responsible for: Delivering 1st Class Services

Directorate and Service area: Adults, Health Partnerships and Housing – Housing Services

Purpose of the job

Reporting to the Senior Housing Finance Officer the post holder will be responsible for the effective recovery and collection of property, garage, rent, leasehold service charges, court costs debt and rechargeable debts owed by former tenants and leaseholders.

The post holder will offer a first-class customer focussed income management service including but not limited to debt prevention, debt collection, debt management and the recovery of account arrears for former tenants.

There will be an emphasis on improving customer relations and increasing satisfaction levels and engagement opportunities with the homes and communities our customers live in and the services the council provides.

The post is part of the Housing Services Team, and the post holder will deputise for other Officers in their absence.

Principal responsibilities

1. Role Responsibilities

The post holder is expected to:

Ensure a consistent, customer focused service is delivered to all the councils' customers by responding to contact requests and enquires with accurate advice and assistance in a timely manner. Providing advice, guidance and support to customers to help them make informed choices about issues or concerns they raise and the debts they owe.

Take operational responsibility for the management of a comprehensive account and debt recovery service for a specific geographical area relating to former accounts.

Identify and monitor each case in accordance with set procedures, prepare notices to be served, confirm the residence of debtor, recommend further action where residence cannot be confirmed and maintain debtor records.

2. Account Income and Arrears Management

Arrears Recovery

The post holder is expected to:

Ensure that prompt and appropriate contact is made with customers when accounts are closed leaving unpaid arrears of rent and/or other charges; and at each contact correctly identify any problem and take action to resolve it; recording clear accurate and concise action notes in accordance with procedures.

Respond to communications from customers both former and current in respect of the recovery of Former Tenant Arrears for property, garages, service charges and rechargeable accounts.

Effectively communicate with debtors personally, verbally, electronically or in writing in accordance with procedures.

Make regular contact with customers in arrears, making full use of all available communication methods including letters, telephone calls, texts, home visits, office interviews, e-mails, and other secure and confidential communication methods available.

Carry out effective methods of recovery of account arrears including contacting customers, interviewing and completing financial assessment, agreeing monitoring and negotiating affordable repayment plans entering details onto the computer system.

Obtain all necessary information and documentation to aid in the recovery of debts.

Prevent debts on receipt of termination notices by confirming expectation and balance information.

Undertake home visits to agree repayment plans and or recover debt via electronic means.

Trace forwarding addresses and pursue debts.

Prepare bad debt cases for write off.

Promote a range of account payment options for any money owed to NNC and take payments for accounts.

Legal Action

The post holder is expected to:

Retain a detailed knowledge of the law relating to small claims in the County Court and be able to give advice to customers where appropriate.

Prepare for authorisation and submit cases to the County Court for small claims hearings and money judgement orders; prepare court files to support the claims, serve court papers; carry out pre-court visits and interviews to advise tenants debtors of intended action and obtain admission of facts and an updated financial assessment; and represent NNC in person at court hearings to present and defend cases.

Monitor compliance with court orders.

Process cases for referral to the Bailiff and returns from the Bailiff for further action in accordance with guidelines.

Debt Management

The post holder is expected to:

Complete financial statements to analyse and offer targeted budgeting and basic debt advice ensuring debtors facing financial hardship are able to maximise their income by promoting the take up of any entitlement to welfare benefits, grants, charitable trusts and assist those unable to make applications.

Assist customers to find solutions for other debts by giving advice and support on changing utility providers and tariffs, supporting customers to speak to creditors to negotiate affordable repayment plans and referring complex cases to specialist independent debt advisors or agencies.

Administration/Customer Service

The post holder is expected to:

Record contacts and outcomes.

Respond to contacts with accurate advice guidance and assistance.

Prepare a draft response for approval to enquiries and provide information to the Senior Housing Finance Officer in relation to Stage 1 complaints, elected Member and MP enquiries relevant to the service area they are responsible for.

3. Performance and Service Improvement

The post holder is expected to:

Produce, provide, collate a range of performance information and data as directed by the Team Leader.

Complete allocated tasks within acceptable timescales and meet deadlines.

Be actively involved with the Senior Housing Finance Officer in reviewing processes, procedures and policies.

Meet agreed individual and team performance targets for the collection of debts.

Work pro-actively to contribute to service improvement and transformation projects; to share best practice and ideas on income maximisation

4. Team Working and Relationships

The post holder is expected to

Liaise with, receive and provide information to other colleagues and departments within the organisations ie debt checks for housing applicants, forwarding or correspondence addresses or contact information for council tax.

Ensure the service area has a strong and effective relationship with other services within the organisation and external partners by contributing to the development and implementation of cross cutting initiatives in line with the councils' cultures and values.

Internally: Housing and Sheltered housing teams, Housing and Property Services team, Allocation and Solutions teams, Adult social care team, Legal Services, Council Tax team Elected Members, Housing Managers, Senior Housing Finance Officer, and other colleagues/ managers and teams from across the council

Externally: A range of contacts at local levels including the County Court Officials Police, Fire & Rescue Service and Ambulance teams, health professionals, customers, stakeholders, RSL's charities, tenants groups/ forums and resident associations

5. Key Role Accountabilities

Delivering 1st class services to council tenants.

Identifying, suggesting, and implementing tailored solutions to resolve issues, concerns and complex problems.

Be responsible for health safety and wellbeing of customers and team members.

Ensure the "Safeguarding" of all residents in accordance with NNC's reporting procedures.

To identify, record and follow up any area of financial loss and risk and reputational damage to NNC property, estate or customers.

6. Misc Requirements

Maintain a working knowledge of computer software appropriate to the duties and responsibilities

Maintain an up-to-date knowledge of best practice in income management specifically related to the collection of debts and current welfare benefits and any changes to maximise opportunities for debtors to improve their financial position and continued service improvement.

General responsibilities applicable to all jobs

1. Demonstrate awareness/understanding of equal opportunities and other people's behavioural, physical, social and welfare needs.
2. Comply with the Council's policies and procedures including (but not limited to) safeguarding, financial regulations, promotion of equalities, customer care, agreed audit actions and health and safety (ensuring that reasonable care is taken at all times for the health, safety and welfare of yourself and other persons).
3. Carry out any other duties which fall within the broad spirit, scope and purpose of this job description and which are commensurate with the grade of the post.
4. This job description reflects the major tasks to be carried out by the post holder and identifies a level of responsibility at which they will be required to work. In the interests of effective working, the major tasks may be reviewed from time to time to reflect changing needs and circumstances. Such reviews and any consequential changes will be carried out in consultation with the post holder.
5. Note: the job description is not a definite list of tasks. It is designed to give an overall view of the job. It is not an indicator of the sole requirements in undertaking the role.

Special features of the post

If a DBS Disclosure is required for the role, include the following clause (Delete if not required).

This post requires satisfactory clearance of a Disclosure and Barring Service disclosure.

If this post is Politically Restricted include the following clause (Delete if not required).

Under the Local Government and Housing Act 1989 this post is classified as a politically restricted or sensitive post. Holders of such posts are disqualified from seeking election to or being a member of the House of Commons, the European Parliament, or a Local Authority, other than a Parish Council

If there are any other special features of the job that need to be in the job description, please indicate them here.

A mileage allowance is applicable to the post for mileage claims essential for business purposes

Person Specification

Attributes	Essential criteria	Desirable criteria
Education, Qualifications and Training	Min GCSE X 3 incl Maths and English or equivalent	Business and Finance NVQ level 2/3 CertCIH Level 2 or equivalent CIHM Membership - works in hsg no professional qualification but intends to if given the opportunity
Experience and Knowledge	Experience of working with a local authority or registered provider in a similar role. Minimum 3 years. Knowledge of the housing legislation, regulation and case law Experience in debt recovery/income management function Understanding county court small claims procedures Experience of working with people who may find themselves in difficult situations and who may have multiple/complex needs including challenging behaviours Experience of managing and prioritising own workload without supervision to meet demands and targets	Experience of working effectively in partnership with a range of stakeholders.
Ability and Skills	Ability to be proactive and use initiative to drive forward improvements within the team and across the service	

Attributes	Essential criteria	Desirable criteria
	Effective partnership working skills to achieve positive outcomes for tenants and leaseholders. Tolerant, Patient, Firm but Fair attitude Excellent interviewing and negotiation skills to achieve solution-focused outcomes Ability to explain complex matters clearly to achieve a positive outcome Able to produce clear, concise, and persuasive written reports on complex issues Good analytical skills and ability to produce and interpret statistical information Ability to successfully operate in a multi-disciplinary and multi-functional environment Excellent IT and keyboard skills Excellent communication skills over several disciplines Personal Qualities: Friendly Enthusiastic Trustworthy Motivated Hardworking	

Attributes	Essential criteria	Desirable criteria
Equal Opportunities	Ability to demonstrate awareness/understanding of equal opportunities and other people's behaviour, physical, social and welfare needs.	
Additional Factors	Full driving licence and access to a vehicle for work Willing to work outside normal office hours as necessary This post may be subject to a DBS check	