

Job Description

Incomes Adviser



Directorate:	Operations
Team:	Income Management
Role Type:	Flexible
Reports to:	Income Management Team Leader
Direct Reports:	n/a
Overall Job purpose:	
To be responsible for reducing rent arrears, service charge arrears and former tenant debt, maximising income for Cross Keys Homes. Providing a comprehensive and proactive customer focused income management service to CKH customers, building relationships to support them to pay their rent and charges and enabling them to sustain their tenancies in line with CKH policies and procedures.	
Core responsibilities:	
<ul style="list-style-type: none"> • To be directly responsible for managing recovery action on debts owed to Cross Keys Homes in accordance with the systems, processes and guidelines issued and the pre-action protocol. Updating and maintaining appropriate systems to ensure that all recovery measures are based on correctly held data. • To be directly responsible for maximising income from rent, leasehold and sundry accounts, both current and former, within an allocated geographic area, client group or tenure type, using a variety of methods for proactive early intervention, engagement and relationship management skills. Using enforcement action where appropriate, providing help and support to the right customers at the right time ensuring that eviction is an action of last resort. • To ensure that Cross Keys Homes' debtors are advised of their position and the procedures that will be followed to recover the debt. Engage with customers and reach a realistic and affordable payment plan which is informed by an accurate financial statement. Facilitate customers receiving appropriate support, assistance or signposting to internal teams, statutory and voluntary agencies with specialist advice on social needs, welfare benefits and other debt related issues. • To advise the Income Management Team Leader on issues affecting the income management processes, both in general terms and on individual cases. Maintain an extensive knowledge of statutory requirements and recognised good practice in connection with accounting and 	

recovery procedures including areas of political and environmental change that affect benefits and entitlements of customers.

- Be responsible for all court activities including preparing files for court hearings and making court applications, representing Cross Keys Homes at possession hearings at the relevant county court, ensuring that case management and evidence is presented appropriately within the existing court protocols to obtain the appropriate order and for liaison with the court bailiff to arrange and attend evictions where appropriate, assisting the Court Bailiff to secure our property.
- To ensure duty of care to pro-actively safeguard children and adults residing in CKH properties identifying vulnerable residents and making decisions about timely referrals to statutory and non-statutory agencies.
- To take personal responsibility for understanding and implementing all relevant legislation, strategies and corporate policies and procedures. Adhere to the General Data Protection Regulations (GDPR) to ensure accurate customer records and data and updating of IT systems and that resident confidentiality is not breached.
- To achieve set targets for the collection of arrears relating to current and former tenants, Service changes, rechargeable repairs and any other sundry debts, taking ownership of personal performance and identifying improvements through regular one to ones and appraisals.
- Be responsible for appropriate communication with residents taking into account and being sensitive to wider support needs and personal requirements, particularly with next of kin, 3rd parties or personal representatives of a deceased customers estate.

Key Relationships

- The Income's Adviser will be required to establish, build and maintain excellent working relationships – sometimes a daily basis - to deliver a high quality, efficient and professionally competent service:
 - All internal departments and Teams
 - Cross Keys Homes Customers, leaseholders, owner occupiers and their representatives – through a variety of communication channels
 - Statutory agencies including:
 - Police
 - Court Bailiff
 - Her Majesty's Court Service
 - Children and Adult Social Services
 - Health
 - Mental Health teams.
 - Her Majesty's Prison Service
 - Non statutory organisations including:
 - Children Centres
 - RSPCA.
 - External agencies including:

Action

Commitment

Excellence

Integrity

Teamwork

- DWP and Universal Credit service centres
 - Peterborough City Council and other local authority areas within the operating environment
 - Other housing providers and Councils
 - Any third-party provider or organisation involved with the provision of service
 - Key contractors and providers working on behalf of Cross Keys Homes
- Maintain effective working relationships with other teams to develop a seamless approach to customer service.
 - Work with and support other customer facing teams on income management related enquires.

Dimensions:

- Directly responsible for managing accounts in arrears and related customer relationships within a defined allocated workload.
- Directly responsible for decisions regarding effective income collection activity within a defined allocated workload.
- Directly responsible for the income collection performance within a defined allocated workload; individual performance measured by the timely delivery of targets relating to reducing arrears and maximising income within a defined geographical area.
- To make decisions regarding the setting up and management of direct debit payments, and agreement setting in relation to all account types.
- To negotiate and agree settlements and to recommend when debts should be written off or progressed to court action.

Additional information:

- DBS Required – ENHANCED
- Flexible working required according to the needs of the service and in line with expected extended service delivery hours.

No job description can cover every issue which may arise and the post holder is expected to carry out other duties as required from time to time.

Person specification

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Requirements	Essential Criteria	Desirable Criteria
Knowledge and experience <i>Describe the knowledge and experience required to do the job. Is there particular knowledge required e.g. of particular regulations and procedures? What relevant experience is required?</i>	<ul style="list-style-type: none"> • An in depth knowledge and understanding of debt & income collection principles and good practice. • Excellent customer service experience, tailoring your approach to the needs of the customer. • Knowledge of using computer based IT systems including Microsoft Word, Power Point, Excel, outlook . • Experience of using computer based financial management systems. 	<ul style="list-style-type: none"> • Experience of working for a Social Landlord. • Knowledge of relevant legislation relating to debt collection, credit control or similar. • Advanced knowledge of housing management systems, in particular QL. • Experience of working in a financial environment.
Skills and abilities <i>Describe the skills and abilities required to do the job effectively</i>	<ul style="list-style-type: none"> • Ability to meet set targets and to work to tight deadlines. Possess sound numerical skills with the ability to make arithmetical calculations quickly and accurately. • Ability to effectively communicate in a patient, empathetic and tactful way by telephone, in person with residents and colleagues. • Ability to work as a team member and under own initiative and manage a heavy work load. • Ability to contribute to and maintain high quality service delivery by performing to set targets. 	

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Personal behaviours and style

We look for people who are committed to and demonstrate our core values of:

- **Action:** Getting things done while being accountable. *Delivering on objectives and taking responsibility for the service. A positive attitude.*
- **Commitment:** Putting customers first. *Being customer focussed; delivering excellent services to external and internal customers. Adopting a flexible approach.*
- **Excellence:** Always striving to be the best. *Continuously reviewing the service and improving efficiency. Exceeding our targets and improving standards.*
- **Integrity:** Honest and open in everything we do. *Maintaining our code of conduct and acting professionally at all times*
- **Teamwork:** Working together to deliver. *Building and maintaining excellent working relationships with internal managers/teams and external stakeholders; ensuring our corporate objectives are met.*

Qualifications

Please state the level of education and professional qualifications and/or specific occupational training required

- A good standard of general education
- GCSE Maths and English or equivalent (Grade 4 or above)

- Any social housing sector recognised qualification

Additional requirements

Detail any additional requirements for the role e.g. able to work shift patterns including bank holiday nights and weekends, Must hold full current UK driving license Etc.

- Availability and willingness to be flexible around the stated contractual hours required of the post ensuring cover is provided for the extended service hours delivered.
- Full UK driving license and vehicle available for use that is insured for work purposes

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