



Tower Hamlets **Community Housing**

Role Profile

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| Job title | Specialist Income Recovery Officer |
| Salary | £38,041.76 |
| Hours per week | 37.5 |
| Reporting to | Income Manager |
| Responsible for | n/a |
| Role purpose | To ensure THCH maximises its income through the effective collection of rent, service charges and other income across all residential, non-residential, leasehold, commercial tenures, and sundry debtors |

Key objectives

- To work on all tenure of income including sundry debts.
- To work with other colleagues to achieve a preventative approach to arrears development with the aim of sustaining tenancies.
- To support the continuous improvement and best practice within the Income team and organisation wide.
- The provision of an efficient and reliable arrear recovery service for THCH

Main responsibilities

Arrears Prevention, Income Collection, Case Management & Debt Recovery

- Manage rent, service charge, major works, cyclical and rechargeable accounts, and other housing related debts such as court cost, rechargeables on a regular basis in line with the organisations policies and procedures including legislation.
- To negotiate repayment plans that will clear arrears within a realistic timescale and take corrective action where such payment plans are not complied with.

- Referring residents for support when required to enable them to maximise their income, resolve their debts and sustain their tenancy.
- To take personal responsibility for all aspects of recovery work within the team ensuring cases are progressed in line with policy, procedure and legislation.
- To maximise income collection by leading the management of serious and complex cases across
 - Rents and Service Charges
 - Leasehold
 - Commercial rents
 - Sales Ledger & Sundry Debts
- To support Customer Accounts Advisors to maximise income collection for complex cases including:
 - Non-Residential Income
 - Former Tenant balances
 - Sales Ledger
 - Sundry Debts
- To pro-actively monitor accounts and take appropriate recovery action.
- Review and monitor former tenant balances including investigating cases and making recommendations for write-off.
- Undertake all aspects of income recovery, court case work presentation and debt recovery case work, including eviction where alternative solutions cannot be found, in accordance with procedures.
- To liaise and maintain good working relationships with all relevant external agencies to ensure residents experiencing difficulties are referred appropriately for support.
- Providing basic financial capability and benefits advice referring cases on to the relevant agencies or the Tenancy Support Officers.
- To visit customers in their homes to discuss their accounts and provide advice and support.
- To meet with leaseholders and commercial tenants where necessary to resolve complex cases.
- Ensure ICT is used efficiently to improve collection of debts, maintaining accurate information.
- Contribute to testing and further development of IT systems to achieve efficient income collection.

Customer Service

- Proven experience within a customer service environment and able to demonstrate the provision of high-quality service to residents
- Effectively manage the customer relationship in the event of issue escalation this includes but is not restricted to:
- Respond to customer queries.
- Attend meetings with customers as required.
- Ensure information is produced and distributed as necessary.
- Investigate and respond to formal complaints.
- Getting things right first time

Performance

- Be able to prepare documentation for court and be able to manage your own time/caseload

Risk Management & Compliance

- Assess and manage risk in areas associated with the post, identify actions to mitigate the risk and regularly monitor.
- Take responsibility for the application of health and safety within daily work practices sharing a common responsibility for health and safety across THCH

General

- Contribute collaboratively and positively to the organisations aims of diversity and inclusion.
 - Look after the health, safety, and welfare of self and all around you.
 - Take on other reasonable duties as appropriate in line with your skills, knowledge abilities and experience.
 - No role profile can be entirely comprehensive, and the jobholder will be expected to carry out such other duties as may be required from time to time and are broadly consistent with the role and status of the post within the organisation.
 - Experience of using MRI is preferred but not essential.
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**Tower
Hamlet's
be proud**

**Tower
Hamlet's
be helpful**

**Tower
Hamlet's
be fair**

**Tower
Hamlet's
be curious**

Person profile – Essential Criteria

Knowledge

- Proven experience of the arrears recovery process from beginning to end across a range of residential tenures, with experience of working in a demanding customer service environment.
- Demonstrable experience of delivering customer service excellence.
- Must be able to understand the difficulties of residents in meeting payments and the different perspective they have according to tenure. This must be balanced against the need to ensure payments are prioritised.
- Good working knowledge of home ownership, housing management and welfare benefits legislation and practice.
- Able to meet targets and deadlines whilst working under pressure.
- Good organisational, planning and prioritisation skills.
- An ability and eagerness to learn and grasp new concepts quickly.
- Commitment to THCH core values.
- Educated to A level standard or equivalent with a minimum GCSE C in Maths and English
- Knowledge of Leasehold debt recovery

Skills

- Educated to A level standard or equivalent with a minimum GCSE C in Maths and English
- Well-developed questioning, listening, influencing and negotiation skills.
- Understanding of Able to meet targets and deadlines whilst working under pressure.

Experience

- Experience in commercial property debt recovery – Essential
- Experience in Orchard – Essential
- Experience of dealing with difficult customers, some of whom may be demanding, vulnerable or under stress.
- Well-developed IT skills including experience of Microsoft Office and the ability to proficiently use computerised databases.
- Experience in Invoicing and finance practices.
- At least two years' experience working in income management.
- Leasehold experience -essential
- Experience in presenting case at court
- Understanding of Service charges – Essential