



RECRUITMENT

Income & Financial Inclusion Officer

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Letter to Applicants

Income &
Financial
Inclusion Officer

February/March 2020

Dear Applicant,

Re: Income & Financial Inclusion Officer

Thank you for responding to our recent advertisement for the post of **Income & Financial Inclusion Officer**.

The following are accessible via our online recruitment site.

- An application form (including Criminal Records Disclosure Form and Equal Opportunities Monitoring form).
- The job description.
- The person specification.
- Principal terms and conditions of employment.

Further information about Watmos can be found on our web site www.watmos.org.uk

Before completing your online application, please read the job description and the person specification carefully. The selection panel will only short list applicants who have demonstrated on their application form that they meet the criteria on the person specification. Consider how all your education, training, skills and experience relate to your application. You may refer to not only your paid work but also any voluntary work and your personal activities. **You must complete the online application fully including all education, all employment history and additional information as the panel will not consider information on your CV.** Should you have any questions or have special requirements please e-mail recruitment@watmos.org.uk or contact Raj Kaur, Human Resources Officer on 01922 471910.

- The closing date for receipt of applications is **15th March 2020**.
- Shortlisting will take place during week commencing **16th March 2020**.
- Interviews will be held during week commencing **23rd March 2020**.

We regret that we will not be able to contact applicants who have not been shortlisted. Therefore, please assume that you have not been successful if you do not hear from us before the interview date.

All the very best with your application.

Yours sincerely,

M. Anderson

Michael Anderson
Group Human Resources Manager

Advertisement

Income & Financial Inclusion Officer



Leading the way in resident managed housing Watmos' unique approach has put it at the forefront of transforming communities and exceeding expectations. We are seeking an outstanding and dedicated individual who shares our passion for improving people's lives.

Income & Financial Inclusion Officer
£29,827 plus benefits
Location: Kennington, London

This role involves maximising the three London TMOs' income collection by implementing and maintaining effective processes for prevention, management and recovery of rent arrears, former tenant arrears and other resident-related charges and debts. You will be providing a proactive and comprehensive customer service to residents and performing financial inclusion activities including the identification of potential arrears and early intervention by managing and maintaining risk registers. The successful candidate will possess strong communication, written, time management, organisational and interpersonal skills.

To download a recruitment information pack and complete an online application form:

Visit:	https://watmos.current-vacancies.com/v?id=WATMOSCOMM&t=Watmos-Careers
e-mail:	recruitment@watmos.org.uk
Write to:	Raj Kaur, Human Resources Officer Watmos Community Homes, 116-120 Lichfield Street, Walsall, West Midlands, WS1 1SZ
Closing Date:	15 th March 2020

Job Description

Income & Financial Inclusion Officer

Responsible To:	Senior Income Officer
Responsible For:	n/a
Significant Relationships:	WATMOS Group Staff Residents and leaseholders Relevant agencies, including the Lambeth Council Benefits office
Location:	London. Mobile working – office, on-site surgeries and home visits
Special Conditions:	Regular travel between main office, TMO sites and tenants' homes as required

Job Purpose:

- To maximise income collection by ensuring that efficient and effective processes are implemented and maintained for the prevention, management and recovery of rent arrears, former tenant arrears, service charges and any other resident-related charges and debts.
- The postholder will deliver high quality rent collection and arrears recovery services including rent collection, garage rent, leaseholders' service charges (including freeholders with charges) and collection of all arrears across all London TMOs.
- The postholder should provide comprehensive customer service including: providing residents with financial documentation when requested, setting up payment plans, chasing missing payments, ordering swipe payment cards and referring residents in need of specialist support.
- The postholder will also perform financial inclusion activities including the identification of potential arrears and early intervention by maintaining accurate risk registers and conducting personal contact, providing ad hoc housing benefit and other financial advice where necessary.
- The Income and Financial Inclusion Officer will ensure that all activities undertaken are carried out to the highest standards of integrity and professionalism in accordance with the London TMO policies and procedures.
- Represent Watmos at court hearings.
- Cover the work of the Senior Income Officer and Senior Tenancy Officer when required e.g. during holidays or absence.

Job Description

Income & Financial Inclusion Officer

Support and Advice

1. Effectively respond to all internal and external enquiries, needs and requests in a timely manner.
2. Pick up income-related requests from the tenancy officers by providing specialist advice and support directly to residents.
3. At each point of resident contact, record full details as a file note, case report and/or on the computer system as appropriate. Ensure such records are clear, accurate and concise.
4. Provide an accurate, effective and appropriate response to residents' enquiries about their accounts, by telephone, face to face or in writing.
5. Ensure that contacts are made by the most appropriate means, and that each contact represents the best way of achieving the desired outcome.
6. Provide residents with accurate and appropriate advice and information about amounts payable and the range of payment options available to them.
7. Offer referral to specialist advice agencies to residents with complex financial needs. In some cases, escalation to the Senior Income Officer may be appropriate.
8. Ensure that accounts are correctly set-up, maintained and accurately charged, making adjustments where necessary.
9. Prepare basic financial statements for residents when requested.
10. Assist residents with new and renewal Housing Benefit Claims, where required.
11. Write housing benefit overpayment appeals.

Income and Arrears Collection

12. Follow all London TMO policies and procedures relating to revenue collection.
13. Prepare, maintain and review case files and other information relating to arrears and debt cases regularly, taking action where required.
14. Ensure that any missing payments are traced and that arrangements are made to promptly credit them to the correct account.
15. Arrange or negotiate plans for the repayment of arrears and other debts.

Income & Financial Inclusion Officer

16. Complete court administration requirements and ensure Senior Income Officers have the required information and paperwork to undertake possession and other court hearings, serve legal notices and undertake evictions.
17. Escalate any complicated or non-standard cases to the Senior Income Officer in accordance with the London TMO processes.

Stakeholder Management

18. Develop effective working relationships with other agencies, including the Benefits Agency and Lambeth Council Benefits office.
19. Seek to build and maintain relationships with third sector and community organisations that may be able to offer financial support or advisory services to London TMO residents.

Continuous Improvement

20. Check own work and be individually responsible for ensuring excellent standard of service.
21. Produce reports and statistics on key performance indicators for governance procedures when required.
22. Be aware of the London TMOs' overall strategy and help to deliver the WATMOS' income goals and achieve its income targets.
23. Make recommendations to the Senior Income Officer for improvements to the service where needed.
24. Work within the London TMOs' Equal Opportunities Policy, Health and Safety Policy, Customer Service and Performance Policies ensuring that these are complied with throughout all activities within this role and to ensure the highest standards of resident care.
25. Be a representative of the London TMOs by displaying professional and resident-focused behaviours.

Data Protection

26. Comply with and implement the GDPR (General Data Protection Regulation).

Note

No job description can cover every issue which may arise within the post at various times and therefore the jobholder is expected to carry out other duties requested by the Senior Income Officer, Housing Operations Manager or Head of London Operations from time to time.

Person Specification

Income & Financial Inclusion Officer

ASSESSED		
	ON APPLICATION FORM	AT INTERVIEW PROCESS
Qualifications		
1. 5 GCSEs (A-C, 4-9) including English Language and Mathematics or equivalent and A housing management or general management qualification or are working towards it (desirable) or Qualified by experience to an equivalent level.	✓	
Professional Knowledge and Experience		
1. Knowledge, skills and experience in social housing and related functions.	✓	✓
2. Knowledge of housing benefit reforms and other relevant legislation.	✓	✓
3. Proven track record in the delivery of high-quality housing services.	✓	✓
4. Experience of developing and implementing office systems.	✓	✓
5. Experience of compiling and maintaining accurate written, computerised and statistical records.	✓	✓
6. Experience of collating, analysing and producing performance information.	✓	✓
7. Experience of working in a customer-focused service delivery environment.	✓	✓
8. Experience of providing income, financial or debt management advice directly to the public.	✓	✓
9. Experience communicating and working with a wide range of stakeholders including external agencies.	✓	✓

Person Specification

Income &
Financial
Inclusion Officer

	ASSESSED	
	ON APPLICATION FORM	AT INTERVIEW PROCESS
Skills and Abilities		
1. Strong commitment to resident management, involvement, empowerment and choice.		✓
2. Effective written communication skills, including the ability to write letters, reports file notes to a high standard.		✓
3. IT literacy skills and the ability to use Microsoft Word, Excel, Outlook and other appropriate software packages to a high standard.		✓
4. Strong interpersonal skills at all levels. Fluent and clear oral communication with the ability to communicate to variety of customers and service users.		✓
5. Able to show integrity and maintain confidentiality.		✓
6. Able to demonstrate proficiency and accuracy in dealing with routine arithmetical calculations and financial transactions.		✓
7. Commitment to fairness, equality and diversity.		✓
8. Demonstrate enthusiasm, drive and initiative.		✓
9. Displays personal accountability to deliver effective outcomes.		✓
Flexibility and Commitment		
1. Commitment to attending evening and weekend meetings and events as required.		✓
2. Willingness to contribute to and be actively involved in tenant involvement and community empowerment activities and events.		✓
3. Willingness to travel efficiently around London and the UK as required.		✓

Terms & Conditions

Income & Financial Inclusion Officer

Details of full terms and conditions of employment will be provided in a formal offer to the successful applicant. The following outlines the main aspects of the employment package: -

Salary: The annual salary is £29,827 plus benefits with effect from 1st April 2020.

Expenses: The post holder will receive the appropriate mileage allowance where a car is used for business purposes. All reasonable business expenditure (including train journeys, hotel accommodation and subsistence) will be reimbursed on production of receipts.

Pension

- Watmos operates the Pensions Trust FRP Defined Contribution Scheme.
- Your contribution rate is a minimum of 4% of your salary, but you can contribute more should you so wish.
- Watmos also contributes the equivalent of 4% of your salary towards your pension.
- You can opt out of the pension scheme should you so wish.

Hours of Work: The post is offered on the basis of a 37 hour week, Monday to Friday. Some evening and weekend work is required.

Flexible Working Scheme: Watmos operates a flexible working scheme, offering employees the opportunity to build credit to take up to one day off every 4 weeks depending on work commitments and cover.

Annual Leave: Annual leave entitlement is 29 days rising to 34 days over a five year period pro-rata as appropriate for part-time or fixed-term posts.

Bank Holidays and Additional Days: Watmos' staff are entitled to 8 additional days leave that fall under the categories of Bank Holidays.

Professional Subscriptions: Watmos will reimburse the cost of one annual subscription to a relevant professional institution.

Salary Sacrifice Schemes: Watmos offers a range of salary sacrifice schemes including car lease, childcare vouchers and cycle to work which are available to all staff.

Retail Discounts: Watmos offers a retail discount scheme offering high street, travel and leisure discounts.

Travel to Work Loan: Watmos offers a travel to work loan scheme to assist with the purchase of travel season tickets.

Flu Vaccination: Watmos offers a free flu vaccination.

Probationary Period: The post will be subject to a six months probationary period (where applicable).

Notice Period: You may terminate your employment with Watmos by giving one month's written notice. The minimum period of notice to which you are entitled from Watmos during the probationary period (where applicable) is two weeks. The period of notice to which you are entitled following successful completion of the probationary period is one month.

Health Screening: All employees joining the organisation are asked to complete a 'Health Declaration' form.

About

WATMOS Community Homes

INTRODUCTION

WATMOS Community Homes is a unique social housing landlord owning just over 2700 homes for rent in the Walsall area of the West Midlands and Lambeth in London. There are also 300 leaseholder properties. As a charitable housing provider, our main role is to provide accommodation for people in need of housing. We are founded on the principles of inclusion and resident empowerment in a culture which values people's individual and collective contribution to their community. Watmos Community Homes (WCH) is based around eleven Tenant Management Organisations (TMOs) who have successfully managed their own estates for many years and who provide local housing services on behalf of the WCH Group. The TMOs are run by elected resident committees who employ their own staff providing housing services and looking after their estates.

OUR MISSION

Our mission is:

“Developing strong, sustainable communities, within safe and pleasant neighbourhoods through resident control and locally accountable tenant management.”

KEY PRINCIPLES

WATMOS was set up to build on the success of tenant management in Walsall and as a social housing landlord we are proud to offer something a bit different.

Our approach is based on various key principles:

1. Tenants and residents should be in the driving seat, empowered, encouraged and supported to manage their own estates.
2. Housing services should be organised locally with accessible staff based in offices within walking distance on every estate. Service standards should be agreed within each locality that reflect the priorities set by the tenants.
3. Our estates should be attractive, desirable and offer a high level of security.
4. We shouldn't just be managing housing; we should be building a real sense of community where people look after one another.

These principles are important to us and through them we aim to provide tenants and residents with good housing conditions that meet their needs and exceed their expectations within communities that encourage people to reach their potential and improve the quality of life for themselves and others.

We aim to be one of the best housing associations in the country and demonstrate that tenant management and local community control really works.

About

WATMOS Community Homes

OUR CORPORATE DIRECTION

Our corporate direction is decided through tenant consultation. Tenants and residents are encouraged to participate in setting the aims, objectives and priorities of our organisation, driving WATMOS in the direction that our tenants are passionate about. Our tenant satisfaction is high and our people are able to witness the shaping of the organisation through their priorities.

OUR VISION AND VALUES

Democratic local resident control and service delivery through tenant management organisations

As a community-based organisation with strong roots in our neighbourhoods, we're committed to providing services through our TMO partners at a local estate level, through accessible offices within walking distance. We believe this is what makes our residents the best people to help us set, scrutinise and deliver the services we provide. Their key insights and involvement ensure we maintain an effective, efficient approach to managing our business and improving our performance.

Providing a secure and pleasant residential environment

We know that many tenants choose to live on our TMO-managed areas because of the attractive environments and the feeling of security. To protect and promote these benefits we'll maintain the homes and keep them in excellent condition. We'll also effectively manage the estates, addressing all levels of anti-social behaviour while investing in environmental improvements.

Offering social and personal development opportunities

Because we believe our communities should thrive, we provide accredited training and support to help our residents to grow socially, develop work skills and flourish. By partnering specialist organisations, we help them improve areas like personal finances, health and well-being, allowing them the freedom and the choices to live better lives and enjoy our communities.

We recognise our staff are also an invaluable resource. We're committed to ensuring that every member has a personal development plan offering the benefits of mentoring, training and guidance to improve their CV, raise their confidence and improve performance. It empowers them to make fantastic business decisions and progress their skills and self-esteem.

Offering value for money

We're proud to be an independent Registered Provider that's resident controlled. We take great care to ensure that our financial success supports the vision and ambitions of our unique organisation. Our ethos of offering value for money is a primary objective and the views of residents and stakeholders drive our understanding of performance in this area. As a team, we pledge to keep WATMOS Community Homes financially strong without lowering the high standard of local housing services we offer. We're also committed to maintaining the transparency our residents expect. As a result, we ensure our business plan is up to date and fit for purpose whilst also promoting a positive relationship with our Regulators and Funders.

About

WATMOS Community Homes

Working with others to provide strong sustainable community led housing

By working with key stakeholders we promote the values of community-led housing, demonstrate the benefits of tenant management, protect social tenants' right to manage their homes and champion the housing co-operative principles. We believe that services led by tenants are more likely to be in tune with their genuine needs. Working together with like-minded organisations locally, regionally and nationally WATMOS Community Homes promote and raise the profile of community-led housing and strengthen the co-operative housing sector within the wider housing world.

OUR CORPORATE PRIORITIES 2018 – 2023

Investing in our Homes and Neighbourhoods

We know that our residents really value being part of a community. It matters to them and that's why it's important to help them maintain their home, improve their environment and instil a sense of pride about the area they live in.

At a strategic and enabling level we will aim to achieve this by:-

- Continuing to provide high quality homes exceeding the National Decent Homes standard supported by a plan to invest in the current and future needs of properties and estates.
- Achieving real tenant satisfaction in all areas of our work by providing excellent resident led repairs services shaped to meet local area priorities
- Improving the financial and social returns from our housing and non housing assets.

Promoting Community Empowerment, Involvement and Social Value across our Operations

Involving our residents is essential to the way we work. The development of effective resident empowerment and participation, from governance level to service delivery, ensures we accurately meet the needs and expectations of our customers. By co-designing our services we can share decision-making power with the people who matter. This means their voices are heard, valued and debated before any actions are carried out.

We aim to achieve this by:-

- Connecting with existing groups and plan any activities with an understanding of what's already happening in an area.
- Providing support groups to create more social action-based options for people who need guidance.
- Ensuring social action flourishes by removing barriers and reducing inequalities to encourage more reluctant groups to participate.
- Supporting the local economy
- Improving our external image, community relations and service delivery

About

WATMOS Community Homes

Organisational Prosperity

We're a unique organisation offering residents more than housing. We want to understand and quantify the difference our approach has made to improving quality of life for our residents. We'll use this information to ensure the organisation prospers, so more people benefit now and in the next generation.

We aim to achieve this by:-

- Ensuring strong governance, including succession planning, skills analysis and good practice in governance.
- Growing our organisation strategically by stock transfer, acquisition and development.
- Building productive working relationships, partnerships and strategic alliances.
- Improving our financial efficiency and corporate financial strength.
- Offering greater transparency in our financial business and striving for delivering Value for Money in the context of our service delivery model.
- Improving our internal and external communications, increase our profile and influence within social housing and mutual housing models.
- Continuing to manage risk effectively, including high level risk and assurance at Board level, as well as risk triggers throughout the business.
- Making technology work for us to streamline back office functions and front line services.

Investing in Our People

We know our organisation's success relies on the dedication of our volunteers and staff. The commitment and contribution made by every one of them is invaluable and hugely appreciated. In return, we aim to support them in developing their own personal skills and reach their full potential. It's also important for staff to recognise a direct link between the performance of the organisation and their pay, so we can work together to create an even more successful organisation.

We aim to achieve this by:-

- Developing a culture of high performance and efficiency.
- Ensuring that staff and volunteers who've contributed to our success are recognised and rewarded.
- Ensuring staff and volunteers are capable and competent to meet organisational goals.
- Achieving high levels of staff satisfaction through employee well-being, involvement, commitment and pride.
- Inspiring individual members of staff to learn, develop and support their career aspirations.
- Celebrating and communicating our success.

About

WATMOS Community Homes

Delivering and Improving our Community Led Housing Services

Understanding our performance across a range of indicators is vital to making sure we meet our corporate priorities. These have been identified by our residents and stakeholders using consultation events across the Group. This helps us make sure the services we provide as a landlord genuinely meet the needs of our communities. It also determines whether they're up to date and offer value for money whilst maintaining the ethos and values of WATMOS Community Homes.

We aim to achieve this by:-

- Being a great landlord offering locally based, high quality services
- Being efficient and effective in meeting the services needs of our residents.
- Achieving high levels of tenant and leaseholder satisfaction.