

Impact Housing Association Ltd

Role Profile

JOB TITLE: Arrears Officer

**SCALE: Senior Assistant 3
(scp 29-32)**

**TEAM: Team Leader – Income
Management**

**LOCATION: Oval Centre/Nook Street,
Workington, and Nelson Street,
Carlisle**

**REPORTS TO: Income Management
Team Leader**

DATE: January 2018

Job Purpose

Provide an efficient, responsive and customer focussed Income Management service to General Needs tenants, maximising rent and other income.

To work with customers to develop solutions which help customers to maintain their tenancies and prevent/reduce debt.

To develop a strong 'rent first' culture amongst customers.

To work with customers and other Impact staff to deliver and monitor the requirements set by the organisation.

Valued Behaviours

The Valued Behaviours for all staff throughout the Association are attached separately.

Key Responsibilities

- Monitor rent accounts to ensure proper control over arrears, taking appropriate action in accordance with Impact HA policies and procedures. This includes:
 - Effective use of the Capita Housing arrears process to monitor and chase debts.
 - Contacting customers to make repayment arrangements.
 - Providing advice and support to customers to assist with rent payments, debt issues and income maximisation.
 - Making referrals to Impact's Money Matters Service and other agencies where customers require further guidance or assistance on financial matters.
 - Taking legal action to recover arrears and other debts, including preparing cases for court and court attendance.
 - Ensuring a range of arrears collection methods are available appropriate to peoples' diverse needs.
- Liaise with Local Authorities in respect of customers' Housing Benefit claims and offer Housing Benefit advice to customers. Deal with Housing Benefit claims expediently including checking outstanding claims regularly and dealing with queries,

chasing outstanding information etc. Check Housing Benefit overpayments and query/challenge where appropriate.

- Liaise with the DWP and tenants in respect of Universal Credit claims and offer appropriate advice to customers. Apply for managed payments and arrears payments where appropriate and follow up on instances where incorrect awards are apparent.
- Use all available tools to ensure efficient working practices, e.g. competent and full use of the Capita system, Excel reports, appropriate web-sites, SHAIIP, Documotive reports etc.
- Keep up to date with Housing and Welfare Benefit changes ensuring that this information is used to inform and assist tenants and colleagues appropriately.
- Be proficient in the calculation of rent arrears and payments due, including the calculation of direct debits/standing orders, rent adjustments, rent refunds etc.
- Deal courteously and professionally with enquiries to the Income Management team, providing an excellent standard of customer service in accordance with agreed service standards and levels of performance.
- Assist with annual rent increase work as required, e.g. calculation/checking of rents and service charges, calculation/checking of direct debit increases, sending of appropriate information to Housing Benefit departments, Allpay, Managing Agents etc, despatch of annual rent increase letters and annual rent statements to tenants.
- Liaise closely with other teams to identify areas where customers are having difficulty in paying and take pro-active action to avoid arrears.
- Liaise with colleagues regarding arrangements concerning court action and evictions.
- Work with other staff to promote to customers a culture of paying rents on time and where appropriate investigate and implement mechanisms which improve the financial capability of customers.
- Work and liaise with colleagues and external partners, as required, in dealing with operational and service issues including attendance at meetings and participating in projects and service improvement initiatives.
- Be aware of performance against key performance indicators (KPI's) and Annual Plan tasks on an ongoing basis. Identify, agree and implement timely actions to address performance where targets set are not being achieved. Ensure that performance monitoring systems are kept up-to-date.
- Provide information on performance to contribute to performance discussions and improvement of services to customers.
- Assist with the providing of an effective complaints procedure, including taking and logging complaints and acting as an Investigating Officer where requested.

General

To attend and actively participate in team meetings (where appropriate), line managements, appraisals, training and Impact mandatory events. To be an active and effective member of the team.

To take a full and positive role in training courses as and when required.

To undertake your duties in a manner that takes care of your own health & safety and that of others who may be affected.

To co-operate with Impact so that Impact can fulfil its duties under health & safety legislation.

To be familiar with all relevant health and safety requirements set out in Impact's Health and Safety policies and arrangements; in particular to co-operate with your manager in the risk assessment process and the implementation of relevant control measures.

To work flexibly and collaboratively with other staff and partners to ensure delivery of an excellent and seamless service. To work at all times to achieve the key requirements of Impact's Blueprint and Customer Offer, as appropriate.

To undertake all duties in accordance with Impact's Diversity Policy and all other relevant policies and procedures.

Any other duties as are reasonably required within the general nature and level of the post as agreed with the line manager.

PERSON SPECIFICATION FOR SENIOR INCOME MANAGEMENT ASSISTANT

REQUIREMENTS	ESSENTIAL DESIRABLE	METHOD OF IDENTIFICATION
Valued Behaviours <ul style="list-style-type: none"> • Business Focus • Courageous • Communication • Develop your potential • Customer focussed • Accountability • Integrity • Collaborative • Equality & Diversity 	Essential (1) Essential (2) Essential (3) Essential (4) Essential (5) Essential (6) Essential (7) Essential (8) Essential (9)	Application Form and Interview Application Form and Interview Application Form and Interview Application Form and Interview Application Form and Interview Application Form and Interview Application Form and Interview Application Form and Interview Application Form and Interview
Education/Qualifications <ul style="list-style-type: none"> • Good standard of general education to GCSE level (or equivalent) • Excellent numeracy skills • Excellent IT skills 	Essential (10) Essential (11) Essential (12)	Application Form/Interview Application Form/Interview Application Form/Interview
Experience <ul style="list-style-type: none"> • Experience of delivering excellent customer services to members of the public • Experience of working within housing management • Experience of debt recovery/arrears work • Experience of Capita Housing or other IT based arrears system • Experience/knowledge of welfare benefits and recent reforms 	Essential (13) Essential (14) Desirable (1) Desirable (2) Desirable (3)	Application Form/Interview Application Form/Interview Application Form/Interview Application Form/Interview Application Form/Interview
Practical and Intellectual Skills <ul style="list-style-type: none"> • Excellent communication and interpersonal skills • Strong negotiation skills. Ability to reach effective and achievable agreements in difficult circumstances • Good organisational skills and ability to meet deadlines • Thorough and accurate • Able to work with minimum supervision, meet deadlines and use initiative 	Essential (15) Essential (16) Essential (17) Essential (18) Essential (19) Essential (20)	Application Form/Interview Application Form/Interview Application Form/Interview Application Form/Interview Application Form/Interview Application Form/Interview
Development <ul style="list-style-type: none"> • Willing to develop own skills and evidence of personal development 	Essential (21)	Application Form

<p>Personal Qualities</p> <ul style="list-style-type: none"> • An appreciation of, and commitment to, equality and diversity in all aspects of Impact HA's activities • Tactful and diplomatic • Empathetic, but able to take firm approach • Appreciation for importance of value for money and efficiency 	<p>Essential (22)</p> <p>Essential (23)</p> <p>Essential (24)</p> <p>Essential (25)</p>	<p>Interview</p> <p>Application Form/Interview</p> <p>Application Form/Interview</p> <p>Application Form/Interview</p>
<p>Circumstances</p> <ul style="list-style-type: none"> • Hold a full current driving licence and have access to a car for business purposes 	<p>Essential (26)</p>	<p>Application Form</p>

Valued Behaviours

Business Focus –

- Ensuring we achieve VFM, efficiencies and source opportunities in our day to day activities
- Optimise the efficiency of your part of Impact's business within the social objectives of the wider organisation

Courageous -

- Be passionate, optimistic and resilient in a fast changing environment
- Be proactive in driving change
- Have the confidence to assess and make decisions. Take calculated risks that will have a positive outcome for the business

Communication –

- Have good listening, communication and people skills to enable you to interact, liaise, and negotiate effectively with teams across the organisation, internal and external partners. Sharing information widely (up, down and across)
- Listen to the opinions of others, and be clear and persuasive in communicating your own, appropriate to the organisational needs.
- Celebrate success

Develop your potential –

- Have a focussed attitude, explore solutions to problems prior to escalating them
- Have a desire to keep learning whilst sharing knowledge and skills with colleagues. Seek out best practice internally and externally
- Actively develop yourself and support and enable others in their own development

Customer Focussed –

- Have an adaptable style according to the needs of your customers and recognising customer service is vital to Impact's continued success - in line with the Customer is Key

Valued Behaviours

Accountability –

- Be self-aware, acknowledging and assuming responsibility for individual actions
- Do what you commit to do within a timely manner and with a sense of urgency
- Hold others and yourself to account in a positive but challenging manner

Integrity –

- Be able to cope with difficult situations and handle them well, conduct yourself with the utmost integrity and transparency
- Live the organisation's values and be a role model to others
- Be authentic in all dealings internally and externally

Collaborative –

- Make a positive contribution to team culture with the ability to inspire and enable others.
- Develop the organisation's common purpose by effectively working with teams and partners.

Equality and Diversity -

- Value people from all sections of the community and have an equitable approach to the rights and responsibilities of everyone.
- Recognise and respect the needs of everyone ensuring that no resident, customer or member of staff is discriminated against or receives less favourable treatment
- Maintain a proactive approach to diversity and communicate in a way that staff, contractors, volunteers and clients are fully aware of our commitments.

February 2017