# ROLE PROFILE

**JOB TITLE:** Income Officer

**REPORTING TO:** Income Manager

**TEAM:** Income Maximisation

## JOB OVERVIEW

Our vision is to positively impact the lives of our social housing tenants. We want communities to thrive and believe that all tenants are entitled to high quality homes, safe and sustainable neighbourhood environments, increased life chances and opportunities in relation to health, education and employment.

To deliver a high-quality income maximisation service to tenants, including taking recovery action, including administration and representation at court, negotiating repayments and offering advice and assistance.

## ABOUT FORHOUSING AND THIS ROLE

With tenants at the core of everything we do our values shine through and drive our behaviour.

### ABOUT FORHOUSING

Everything we do aims to positively impact the lives of our social housing tenants and deliver on what matters to them and their communities.

By listening to tenants and keeping them at the heart of all we do, we provide safe, well maintained, sustainable homes and deliver customer focused, equitable and efficient services. And we always want to do better.

Through our tenant focused, inclusive and agile culture, ForHousing is a place where everyone can thrive and be themselves.

## ABOUT THE ROLE

You'll work to positively impact tenants and their communities by:

- Providing an effective, tenant focussed rent and other debt collection service using a variety of creative methods to support and engage tenants.
- Proactively managing a caseload of accounts, working with tenants to maximise their income and manage their budgets more effectively, maximising rental income and where appropriate, initiating legal proceedings, which will include attendance at Court, and/or carrying out evictions.
- Where necessary scheduling and carrying out visits to tenants' homes
- Liaising effectively with the Housing Benefit Department, Department for Work and Pensions and making effective use of all information that is available to reduce debt and provide practical advice.
- Ensuring tenants are supported to repay any debt owed by negotiating payment in full or by agreements to pay in instalments that are affordable, sustainable and reasonable.
- Making appropriate referrals to specialist welfare rights and debt advice agencies where appropriate and liaising with these agencies accordingly; seeking guidance and support when necessary.
- Where appropriate preparing service of legal notices and preparing supporting evidence. Attending case conferences, internal review panels, and court as necessary.
- Displaying sound judgment and recommendations concerning the use of court action or referral to debt collection agency to collect debts.
- Liaising effectively with Sheltered Housing Scheme Wardens regarding payments against debts owed.
- Liaising and working effectively with other partner organisations and internal departments as required to carry out the duties of the post.

## WHAT WE ALL NEED TO DO

- Things can change so we may ask you to carry out other duties to make sure we continue to meet organisation and people needs. We'll consult you first and always make sure any different duties are in line with your post and salary
- Our strategic Outcomes are the things we aim to deliver together through our strategies. You will play an important part in what we will achieve. We encourage you to find new or improved ways of working to help make good things happen every day
- You'll help make sure we continue to maintain and even exceed expectations, performance, and compliance standards. At the same time you'll seek best value for money in every part of the job
- If you access commercially sensitive or personal information that may be covered by the Data Protection Act you must maintain confidentiality in line with our policies and procedures. Let your manager know if you aren't clear about anything

- We thrive in an inclusive environment, where everyone is valued. You'll need to familiarise yourself with our equity, diversity and inclusion policies; to help make sure we deliver a person focused service
- Compliance on all aspects of health, safety and welfare for all staff and customers is paramount to how we work together.
- You'll need to carry out any personal development activities which will support you in your job and help you continually innovate and reach your full potential
- All colleagues are responsible for ensuring that the data that we hold about customers, properties and any other relevant services in corporate systems is collected, regularly checked for accuracy and used for the purposes stated. Accurate, good quality data is critical to providing person-centred customer service. This also includes recording all customer and property interactions
- We all have a responsibility to escalate safety or any other concerns and share those raised to us by tenant, stakeholders, or other colleagues. Managers and leaders must take seriously and act appropriately on any concerns raised to them.
- From time to time, you may need to undertake other tasks commensurate with your role.

**Person Specification:**

**Assessment Key**: AF = Application Form I = Interview T = Test/Assessment QC = Qualification Certificate

| AREA | REQUIREMENT<br>(All criteria are essential unless defined as desirable) | ASSESSED BY: |
|---|---|---|
| Qualifications and Training | • Evidence of education to at least GCSE level or equivalent in Maths and English | AF/QC |
| | • Good written and verbal communications and numeracy skills | AF/I |
| | • Knowledge of relevant housing legislation | AF/I |
| | • Knowledge of rent recovery procedures | AF/I |
| Experience, knowledge, skills and qualities | • Experience of working within a customer focussed environment | AF/I |
| | • Demonstrate a good understanding of current social housing issues. | AF/I |
| | • Demonstrate IT skills | AF/I |
| | • Experience of working in a performance culture. | AF/I |
| | • Experience of working to key organisational objectives | AF/I |
| | • Experience of working both alone and within a team. | AF/I |
| | • Experience of working in social housing / debt collection environment | AF/I |
| | • Experience of writing and presenting reports (desirable) | AF/I |
| | • Demonstrate strong negotiating and influencing skills (desirable) | AF/I |
| | • Ability to establish effective and productive relationships | AF/I |
| | • Be able to demonstrate knowledge of the legislation covering possession proceedings in rent arrears particularly the Pre-Action Protocol. (desirable) | AF/I |

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|---|---|---|
| | • Experience of issuing and presenting cases at Court or digitally for rent arrears and other debts owed to the organisation. (desirable) | AF/I |
| Skills and abilities | • Ability to prioritise and organise<br>• Ability to show initiative and problem-solving skills<br>• An understanding of equal opportunities issues in relation to housing<br>• Able to work cooperatively as part of a team<br>• Proven ability to meet strict deadlines<br>• Able to make recommendations in respect of rent arrears procedures (Desirable) | AF/I<br>AF/I<br>AF/I<br>AF/I<br>AF/I<br>AF/I |
| Personal qualities | • Display self-motivation, drive, and enthusiasm.<br>• Display ability to deliver quality outcome across a range of tasks.<br>• Able to travel between Company locations to meet role requirements<br>• Ability to attend meetings and show a flexible approach to work. | AF/I<br>AF/I<br>AF<br>AF/I |
| Other | • Need to hold a full UK driving licence and access to a vehicle | QC |