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| **ROLE DESCRIPTION: Customer Accounts Officer (Recovery)** |
| **Reports to:**  Customer Accounts Team Manager | **Responsible for:**  |
| * Delivering high quality, cost effective, customer focused services.
* Provision of a holistic income management service to maximise the Group’s rental income and sustain tenancies
 | * Engaging with customers throughout legal proceedings to identify effective payment solutions
* Delivery of the Group’s current tenant arrears policy and procedures
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| **Role purpose:** |
| To be an enthusiastic colleague, committed to providing the highest possible standard of service to customers and giving guidance, support and direction as appropriate.To be accountable for delivering the highest possible standard of income management services, support and advice for the team.To identify opportunities for improvement and address any concerns, providing guidance/training/ feedback to support service delivery.Act as a positive member of the Customer Accounts team, collaborating with other colleagues across departments and supporting a culture that delivers results and service excellence, and promotes the Karbon values and brand.  |
| **Key responsibilities:** |
| **Teamwork:** |
| 1. Contribute to the success of your team through the delivery of income management services, as a member of the Customer Accounts Team.
2. Collaborate with, and support others in the team, creating a team environment that enables everyone to perform at their best.
3. Act as a role model for the Group’s values and culture.
4. Embed structural and cultural business change and service improvement, through collaboration and implementation of service strategies and plans.
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| **Delivery:** |
| 1. Proactively manage income collection activity within a designated patch across the Karbon geography and a range of tenure types in compliance with the Group’s policy and procedures as well as external relevant legislation and protocols, whilst maintaining the highest level of customer care.
2. Initiate contact and engage with customers through a variety of channels, including home visits or face to face appointments, to identify any additional support needs (referring internally or externally as appropriate) and negotiate effective payment solutions tailored to individual circumstances to sustain tenancies, prevent arrears escalating and maximise the Group’s rental income.
3. Preparation, drafting and issue of rent arrears possession claims, application notices and witness statements, representing the Association at Court and progressing cases to enforcement action where required, undertaking any appeals and attending evictions.
4. Reissuing Notices of Seeking Possession where required.
5. Complete and maintain Capita Open Housing court details and court order screens.
6. Assist customers with the completion of benefit claims (such as Housing Benefit, Universal Credit and Discretionary Housing Payments) or signpost as necessary and offer other forms for financial support such as the Karbon Living Fund and NWL Support Plus tariffs.
7. Provide basic welfare benefit and money advice to customers, referring to the Money Matters team for detailed advice if needed and Foundations For Life if appropriate.
8. Liaise with all internal teams and external partners with any involvement with the customer to ensure that all aspects of the service are taken into consideration in the management of customer accounts, in order to provide an effective, efficient and equitable service.
9. Take payments, set up direct debits and undertake the ongoing management of direct debits including annual and Christmas reviews.
10. Promote the digitisation of the customer accounts service through the promotion of the Group’s online services and self-service payment options.
11. Maintain effective working relationships with external agencies and stakeholders such as Local Authorities, Department for Work and Pensions, HMCTS and local support and advice providers and ensure that referrals are made to Housing Solutions when appropriate.

The above list is not exhaustive and the post holder will be required to undertake responsibilities and tasks deemed commensurate with the post. |
| **Organisation wide:** |
| 1. Deliver financially viable and economically effective products and services, seeking to maximise resources and social value.
2. Ensure all systems and processes deliver operational excellence, driving continuous improvement and innovation.
3. Ensure that services fully comply with all organisational policy and procedures.
4. Ensure that risks within the directorate’s activities are identified, removed, escalated or minimised.
5. Create a safe and healthy working environment, ensuring all systems of work, policies and procedures are fully and consistently applied.
6. Responsible with the Management team for the effective utilisation of Group assets.
7. Promoting the values of the Group at all times and demonstrating a high level of commitment to diversity and inclusion.
8. Ensure that Karbon Homes complies with all legal, regulatory and health and safety requirements.
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| The Customer Accounts Officer (Recovery) role is part of the Customer Accounts Team. As with all Team member positions there are also specific responsibilities and delegated powers in relation to financial and operational matters, regulatory compliance and information security. These are not all listed here and will change over time as the organisation continues to grow and develop.  |

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|  **PERSON SPECIFICATION: Customer Accounts Officer (Recovery)** |
| **Experience and qualifications:** |
| 1. A strong record of demonstrable achievement in delivery of income management services (E)
2. Experience of working in partnership with internal (and external) stakeholders to deliver excellence (E)
3. Experience of collaborating and working as part of an effective team (E)
4. Demonstrable computer literacy with experience in the Microsoft Office programs (E)
5. Experience of working with vulnerable customers (D)
6. Educated to NVQ Level 3 or equivalent (E)
7. Evidence of continuing professional development (D)
8. Full clean driving licence (E)
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| **Knowledge:** |
| 1. Knowledge of social housing and the challenges facing the sector (E)
2. Comprehensive working knowledge of rent arrears recovery practices and legislation (E)
3. Understanding of Housing Benefit and Universal Credit claims (E)
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| **Skills:** |
| 1. Ability to use judgement and take ownership of decision making (E)
2. Ability to motivate and engage others (E)
3. Ability to prioritise workload and work well under pressure to meet deadlines (E)
4. Good level of written, presentation and interpersonal communication skills (E)
5. Ability to work individually or as part of a team (E)
6. Ability to use technology in a modern office environment (E)

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| **Attributes:** |
| 1. Transparent and open, acting with integrity and able to build high levels of trust (E)
2. Committed to diversity and inclusion (E)
3. Champions innovation and encourages ideas (E)
4. Resilient and able to work under pressure (E)
5. Collaborative and inclusive (E)
6. Actively role model and champion the Karbon vision, values and purpose (E)
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