

**Job title: Homeownership Collection Officer**

**Line manager: Homeownership Collection Manager**

**Grade: TBC**

**Direct reports:**



### **Role purpose:**

Maximise income and take proactive action in the recovery of rent, ground rent, service charge (including major work charges), equity loan interest, and any other rechargeable costs.

To actively promote to leaseholders and freeholders the range of payment methods available and signpost them to the relevant financial or other support available. Provide advice and information to tenants in respect of interventions for managing arrears and welfare benefit entitlements.

### **Key results:**

- Responsibility for arrears and account management across a dedicated patch of leasehold, freehold or shared owner accounts.
- Supporting colleagues across patches as and when required.
- Monitoring and managing new customer's accounts to ensure every new customer receives the support they need to meet their payment obligations and avoid falling into arrears.
- Place accounts in dispute when deemed necessary, actively monitor and work with other teams to resolve dispute within a timely manner.
- Monitor customer accounts efficiently and take prompt and appropriate recovery action where there is an arrears balance in line with escalation protocol.
- Accurate and detailed record keep of all systems and records.
- Negotiating and administering informal repayment agreements up to 12 months.
- Arranging and administering repayment of any regulated loan agreements for debts to be settled in more than 12 instalments.
- Liaising with primary charge holders/ reporting breaches to lenders to seek resolution.
- Making referrals to and working collaboratively with Neighbourhood Management and Wellbeing teams to tackle arrears and to support vulnerable residents.
- Provide advice to residents in difficulty to include referral to external agencies and assist in identifying cases where residents are unable to maintain the current position, ensuring to consider whether other measures may be relevant all the while being proactive and empathetic when dealing with customer queries.
- Attend evictions as and when required.
- Serve statutory notices as required on Homeowners
- Manage the legal processes necessary to resolve arrears from start to finish by issuing legal notices in line with escalation protocol
- Represent Peabody in relation to non-payment action or to defend charges by making Court applications and attending County/Magistrates Court / First Tier Tribunal and small claims court.
- Setting up direct debit payments in AllPay (routine payments & against arrears).

**Version Date:**

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- Taking payments over the telephone via CallPay.
- Arranging write-offs where appropriate.
- Processing refunds.
- Resolve and respond to general account queries regarding payment and account balances.
- Recommend when penalties should be applied to accounts.
- Take ownership of complex cases by working collaboratively with relevant internal and external stakeholders.
- Communicate with customers, solicitors and other external agencies by responding to complaints, service charge disputes and all other enquiries whilst supporting management with escalated complaints, including MP enquiries.
- Establishing and maintaining effective working relationships with all work colleagues to ensure a one team approach to the delivery of our services whilst meeting individual and team key performance indicators and targets.
- Develop and maintain effective working relationships with key stakeholders, by acting as an ambassador and advocate for Peabody and our customers and with external organisations.

#### **Success metrics:**

- High customer satisfaction with evidence of excellent customer service and performance
- Strong performance against operational targets such as, but not limited to, arrears levels, task manager completion, CRM completion, audit compliance and escalation protocols.
- Ensure that necessary records and notes are accurately maintained on the system to ensure compliance with all legislative requirements and escalation protocols.
- Planned, organised work, with high attention to detail and accuracy.

#### **About you:**

##### **You will be:**

- An individual with excellent communication skills.
- An individual with proven attention to detail and ability to work with multiple systems to ensure tasks are completed.
- An individual with a proactive and resilient approach as well as a strong ability to multi-task
- An individual with a strong and proven background in arrears management
- An individual who is results oriented with a track record of achieving targets
- An individual with good knowledge of the Homeownership housing sector and relevant housing legislation

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- Intermediate level computer literacy in Microsoft packages, including Word and Excel.
- Good knowledge of court procedures and basic legal housing matters.