

Role Profile

What is the role?	Income Officer
Reports to:	Income Recovery Manager



communities; building lives

Origin exists to make change happen for the good of communities. We help people by providing affordable homes – but that’s not enough. We support vulnerable residents to lead happy and better lives. We empower our staff to take action and rise to every challenge with ‘can do’ positivity.

Good people are the future of our innovative, working community. We have placed an exciting ‘People’ strategy at the heart of our culture – to support training and personal development, to deliver our values and to move Origin forward.

The opportunity

The Income Management Team are looking for a highly motivated, customer focused, solution orientated individual who has previous experience of Income Recovery. The Income Management Team based at Euston, London are responsible for arrears collection across many tenure types including Leasehold, market and intermediate rent and general needs.

You will be responsible for the maximisation of rental income and the recovery of rent arrears, contacting customers directly and signposting them to the relevant benefits or specialist money advice agencies. Therefore, a good understanding of the Welfare Benefits system is an advantage.

Also, making arrangements and agreements for repayment of arrears by ensuring a firm approach to debt recovery, you will have strong legal knowledge as you will be required to prepare and present cases in the County Court In addition. You will have experience of working in a target driven environment and have a passion for new ideas.

This is a great opportunity for applicants to take ownership of specific projects which support Income Collection. This role calls for a high degree of initiative, judgement, accuracy, confidentiality and discretion. If you’re a practical thinker and doer, you’ll be able to plan and prioritise work and adapt to change when necessary. We are a supportive team who values your professional development.

What you'll do

Take the lead

- Pursue the recovery of all rent and service charge arrears for all tenure types owed to the association in a professional, courteous and supportive manner whilst adhering to the association's procedures and pre-court protocol.
- Instigate possession proceedings and act in the County Court, Leasehold Valuation Tribunal and small claims court in possession hearings and contested or defended arrears cases. Use DIY for debt recovery ensuring that court forms are correctly prepared for presentation, and that appropriate orders terms and costs are requested from the courts. Ensure all subsequent legal forms are completed accurately and within legal timeframes.
- Pursue the recovery of all former tenant, utility and secondary unit debt owed to the association, in accordance with current legislation, best practice and the association's policies and procedures.

Give your time

- Challenge legal decisions (with legal representation) in the interest of the association via an appeals process, where appropriate.
- Liaise with The Financial Transaction Team and DWP to ensure Direct Payments to the landlord are posted to the correct rent account.
- Managing project deliverables in line with the action plan.
- Provide support during annual rent and service charge process to ensure data is accurate and deadlines are achieved.

Bring people together

- Provide ongoing advice and support on debt management and income maximisation utilising the skills of the Financial Support Officer and external agencies.
- Liaises verbally and in writing with Courts Services and other external agencies ensuring you keep abreast of any legislative changes to Housing Management Law, and County Court procedures relating to the recovery of arrears.
- Liaise with the DWP service where appropriate to secure direct recovery from benefits.
- Work collaboratively with internal and external stakeholders to ensure referrals for financial and employment support are made to mitigate the impact of Welfare Reform

- Establish, develop and maintain effective working relationships with internal and external contacts to benefit the maximisation of income for Origin and delivery of performance standards and Association objectives.
- Adopt a joint approach to debt recovery and tenancy management by liaising closely with Neighbourhood Management, Property Services and Customer Resolution Officers.
- Manage the effective recovery of Former Debt by preparing and submitting cases to external Debt collection agencies. Create schedules for posting of monies from the Debt Collection Agencies.

Come forward with a can-do attitude

- Provide comprehensive and accurate case reports to the Income Recovery Manager and Head of Income prior to eviction proceedings.
- Receive and process request from tenants in respect of missing payments. Liaise with Housing Benefit, Universal Credit and the Financial Transaction Team to trace missing payments
- Implements and maintains comprehensive electronic records of all actions taken, ensuring relevant correspondence and reports are distributed or archived.
- Prepare and submit cases for authorisation accounts for write off in accordance with the Associations formal write off procedure.

Go the extra, extra mile

- Keeping up to date on legal changes and sharing them across Origin

What you'll need

A minimum of 1 years' experience in Income Recovery. With good knowledge of the collection of arrears for different tenure types.

Significant practical experience of debt recovery using enforcement procedures within a customer focused environment.

Knowledge of County Court, Small Claims and DIY possession proceedings and the ability to prepare all court papers and present DIY cases in court.

A good awareness of Housing Benefit, the Universal Credit system and Welfare Reform.

Understanding of Housing Management "good practice".

Able to prioritise conflicting demands and the ability to work to deadlines whilst maintaining a caring approach to tenants.

Awareness of effective income maximisation strategies and have great negotiation skills

Willing to work flexible hours, including occasional evenings.

Excellent customer care and communication skills – verbal and written.

Do you share our values?

The ideal candidate will work in conjunction with the Income Recovery Team to ensure consistent and effective Income Recovery service to all our residents. This is a rewarding and exciting position, responsible for building relationships and trust internally within your Origin team.

Additionally, we would like you to:

- Support your own personal development by attending training events
- Comply with the Association's health and safety policies
- Comply with the Association's Code of Conduct by behaving in a professional manner at all times
- Demonstrate commitment to valuing diversity and upholding the Association's equal opportunities policy at all times

Tell us your story

We are looking forward to learning about you. Please help us get to know you by sending your latest CV and covering letter detailing how your experience meets the role above. We have outlined the key behaviours and values we'll expect of you, and the knowledge, experience and skills you need to do the job. You'll be assessed on all these elements at various stages throughout the selection process. You can find out more about us by simply visiting www.originhousing.org.uk

Please note we will be asking for satisfactory references and DBS check. Successful applicants for interview will be contacted within seven days after the closing date.

Benefits for the right person

We reward our people for the work they do. We appreciate commitment, initiative and going the extra mile. At Origin, our comprehensive range of benefits care about the 'whole' person. As well as offering you great-to-have discounts, we look after your health and well-being too – personalising your benefits package to you.

We offer:

- Access to a range of discounts on services, products and experiences. Not simply picked at random but personalised to you
- Tailor-made Healthcare plans and/or insurance plans – let us know your preference
- An Employee Assistance Programme that supports your well-being and is there to provide valuable help at all times
- A choice of rewards that you choose where to spend
- An Awards recognition scheme that champions individual achievement

See our new benefits portal where you can select the options that suit your lifestyle.

Closing date:

Interview and assessment date:

Please feel free to download the full job specification [here](#) <Add hyperlink to 'here'>

Thank you for your interest in Origin.