**EXETER CITY COUNCIL**

**Job Description**

**JOB TITLE :** Senior Collection Officer

**GRADE :** 6

**POST NO :** 3999-4002

**SERVICE :** Help me with my financial/housing problem System

**UNIT :** Customer Access

**REPORTS TO :** Income Collection Team Leader

**RESPONSIBILE FOR :** None

**LIAISON WITH :** Customers, Officers and Councillors of the authority, Landlords, DWP, Enforcement Agents and external collection agencies, other local authorities, customer representatives, community & voluntary organisations and stakeholders.

**PURPOSE OF JOB**

1. To collect Rent (HRA and Non HRA tenures), Former Tenancy Arrears, Garage Charges, Rechargeable Repairs, Council Tax, and Housing Benefit Overpayments, and in doing so, case work multi debt cases and more complex customers.
2. To deal daily with queries received as a result of recovery action being taken on cases that have fallen into arrears, for all the above listed areas.
3. To monitor cases in arrears daily, and where appropriate, initiate escalation of recovery action in accordance with statutory regulations, legislation and case law.
4. Following thorough consideration of circumstances, where necessary, to initiate the most serious recovery action available to recover the debt to the Council, including seeking Possession Orders and Evictions.
5. To promote and uphold the ‘Help me with my financial/housing problem’ system principles, including taking one view of debt, and consistently using income and expenditure detail to inform sustainable solutions.
6. To protect and maximise the council’s income.
7. To support customers to find sustainable ways to meet their debts to the council.
8. To proactively assist the management team in improving services and raising collection levels.

**MAIN ACTIVITIES**

1. Daily, to monitor and control customer accounts that have fallen into arrears, in relation to the recovery of Rent (HRA and Non-HRA tenures), Council Tax, Housing Benefit overpayments, former tenancy arrears, rechargeable repairs, and garage charges. To check that the recovery action being taken on accounts to collect arrears, is appropriate and proportionate in accordance with System principles and regulatory requirements
2. When responding to a customer enquiry, or when monitoring accounts in arrears, to fully understand a customer’s overall debt to the Council, whether single or multi-debt, and agree an appropriate and sustainable payment arrangement to clear that overall debt.
3. Daily, proactively preventing debt, by making contact with customers in the early stages of arrears by telephone, written and electronic communications, face to face at the council’s offices & home/off site visits to discuss circumstances and payment arrangements. To provide advice and support to customers in financial hardship, negotiating payment plans, initiating income and expenditure analysis, and exploring sustainable solutions including use of discretionary funds, match funding and income maximisation.
4. Responsible for multi debt casework to proactively find sustainable solutions for those complex customers who are struggling to pay debts to the council and those worst affected by welfare reforms, pulling assistance and expertise from suppliers of budgeting and debt advice, or access to affordable credit.
5. To manage specialist liaison with ECC colleagues and external support organisations, ensuring prompt recovery action is taken in relation to short-term accommodation, private sector lease and Extralet tenures.
6. Responsible for initiating and serving all rent arrears related notices for possession of dwellings, having first fully considered and recorded the equality impact.
7. Responsible for representing the council at County Court in relation to Possession Orders for rent arrears on all tenure types, and related legal recovery actions for former tenancy arrears, rechargeable repairs & garage charges.
8. Responsible for managing and attending evictions for rent arrears, ensuring that premises are properly secured, and to make arrangements for full inventory & storage of furniture & effects
9. Responsible for dealing with customer communications and other service user enquiries, relating to complex multi debt recovery cases, Notice of Seeking Possession (& equivalents), Possession Orders, Summonses, Liability Orders and Housing Benefit Overpayment recovery remedies.
10. Providing on pull support and advice to colleagues across the System in relation to multi debts daily and to develop and maintain effective liaison with colleagues across the System in relation to short-term accommodation, private sector lease and Extralet tenure issues and developments.
11. To undertake all administrative tasks associated with the team including incoming post, daily adjustments to arrangements, checking cases across all debts when escalated action is recommended, updating customer records and other administrative tasks as required.
12. To undertake the administration and preparation of cases to be considered for write off
13. To provide feedback and ideas to improve team performance in relation to failure demand, customer behaviour and other external influences on debt recovery.
14. Any other duties commensurate with the grade.

**DATE LAST UPDATED:** June 2016