**EXETER CITY COUNCIL**

**Job Description**

**JOB TITLE :** Collection Officer

**GRADE :** 5

**POST NO :** TBC

**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 Housing Benefit Overpayments and Council Tax.
2. To deal daily with queries received as a result of recovery action being taken on cases that have fallen into arrears.
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. 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.
5. To protect and maximise the council’s income.
6. To support customers to find sustainable ways to meet their debts to the council.
7. To proactively assist the management team in improving services and raising collection levels.

**MAIN ACTIVITIES**

1. To monitor and control customer accounts in arrears in relation to the recovery of dual debts consisting of Housing Benefits and Council Tax, and where appropriate, initiate escalation of recovery action.
2. To ensure that the recovery of arrears is appropriate and proportionate, in accordance with System principles and regulatory requirements.
3. To fully understand each customer’s overall debt to the Council and agree appropriate and sustainable payment arrangements to clear dual debts.
4. 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.
5. Daily, proactively preventing debt, by making contact with customers in the early stages of arrears to discuss circumstances and payment arrangements.
6. Making appropriate referrals for case working of multi debts to the Senior Collection Officer.
7. To provide a full customer advice and support service by telephone, written and electronic communications and face to face at the council’s offices and to update customer records as necessary. Provision of information as appropriate to external 3rd party customer representatives such as advice agencies and community & voluntary organisations in relation to arrears cases.
8. To gather information and make recommendations on cases to be considered for write off
9. To undertake all administrative tasks associated with the team including incoming post, daily adjustments to arrangements, checking cases when escalated action is recommended, updating customer records and other administrative tasks as required.
10. To provide feedback and ideas to improve team performance in relation to failure demand, customer behaviour and other external influences on debt recovery
11. To provide on pull support and advice to colleagues within the System
12. Any other duties commensurate with the grade

**DATE LAST UPDATED:** December 2015