L&Q Group

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| --- | --- | --- | --- | --- | --- | --- |
| Role title  | Homeowner Income Officer  |  |  |  | Date  | Aug 2020 |
| Reports to Title  | Homeowner Team Manager  |  |  |  | Version  | 0.1  |
|   |  |  |  |  |  |
| DBS Disclosure Required:  | Yes  |   | No  | X  | Standard  |   | Enhanced  |   | Enhanced +  |   |

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| **Purpose:** |
| Delivering the comprehensive management of a debt recovery service with a full end to end resolution approach. Doing so through adopting a logical, problem solving and proactive approach, demonstrating self-reliance, resilience, confidence and initiative to maximise Homeowner Income streams and reduce debt to achieve set KPI’s. |
| **Key Responsibilities / Deliverables:** |
| **Main Accountabilities:**  | **Time(%)**  |
| Leadership, Management and customer service  • Deliver a customer focussed Income Service which embraces L&Q values and culture * Contribute to the achievement of your objectives whilst operating in line with L&Q’s values and delivering excellent customer service
 | 20%  |
| Strategy and achieving objectives * Managing your own portfolio of accounts, ensuring within your customers there is a reduction of arrears, cash collection performance is maximised and bad debt minimised, using all available communication methods.
* To confidently deliver and make reasoned decisions in relation to effective portfolio management, balancing the need for a high pace of delivery with appropriate level of quality
* Independently working to provide the effective account resolution of high level arrears and tenancy issue related cases in a timely manner and to a clearly defined standard
* Contribute with energy and enthusiasm to Income strategy, Run the Business Plan, Policy & Procedures, 121’s and Team Meetings.
* Being able confidently make reasoned decisions in relation to effective portfolio management, balancing the need for a high pace of delivery with appropriate level of quality
* Undertaking a range of administrative duties and business processes as required to fulfil the duties of the role
 | 40%  |
| Working with others – internal * Represent Income Management to other internal stakeholders creating effective professional relationships
* Building strong internal relationship enabling you to deliver on account issues and customer promise
 | 10%  |
| Working with others – external * Liaise with a range of internal and external agencies to resolve debt management issues
* Investigation and support of housing benefit or universal credit claims
* Work collaboratively with key stakeholders and partners (internal and external) being the first point of contact for the Trust for residents and other external parties
* Represent the public face of L&Q Income Management to residents, third-party agencies and Court, DWP and Local Authorities
 | 10%  |
| Budgetary responsibility  • None  | 0%  |
| Compliance * To take legal action to recover debt as appropriate in line with policy and expected timings including the management of legal cases and representing L&Q at Court as and when required (which may be at short notice)
* Attempt all options to recover arrears before evicting resident
 | 10%  |
| Records and Systems * Maintain accurate records of all transactions and communication contacts with each resident on Tallyman
* Maintain accurate records and the effective management of D365
* Ensure the accuracy, validity and completeness of any account involved in legal action
 | 10%  |
| Operational Risk * Escalate any potential threat to the operations of the department
* Assist in the development of Income Collection policies, procedures and working practices to minimise operation risks and to maximise income collection.
 | 2%  |
| **Financial Responsibility:** *Enter below any revenue, operating or capital budgets for which the role is accountable (individually or as part of a team). Can include the market value of the work being directly undertaken by the role.*   |
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| **People Responsibility:** *The number (average or range) of employees that the role has supervisory / management responsibility for.*   |
|   | Direct Reports  | Indirect Reports  |
| Total Employees  | 0  | 0  |
| *Please list below any outsourced service providers that are managed by the role (e.g. payroll), or any functional / project management responsibilities that means having work management responsibility over people (internal/external).*  |
|  • None  |
| **Technical Knowledge/Skills:** *Those required to successfully perform the job role (max 12); including a requirement for academic, vocational or professional qualifications* |
| • Excellent work ethic with the ability to respond positively to challenges – essential  | • Well-developed questioning, listening, influencing and negotiating skills - essential  |
| • Able to work on own initiative and to meet agreed targets by prioritising and utilising your excellent time management skills - essential  |  • Exceptional communication and customer service skills - essential  |
| • Flexible and adaptable in an ever-changing environment - essential  | • Self-motivated with excellent organisational skills, able to prioritise tasks based on importance and urgency - essential  |
| • Experience of working in a fast paced and challenging environment with a performance driven work ethic - essential  | • IT literate and able to quickly acquire knowledge of web-based applications - essential  |
| • Experience of using an outbound dialling system - desirable  | • Able to work between the hours of 08.00 – 18.00 Monday to Friday and 09.00 – 13.00 on Saturdays (when required)  |
| **L&Q Values:**  *Our guiding principles that describe how we deliver our mission and vision through our behaviours and actions.* |
| **People** :We care about the happiness and wellbeing of our customers and employees  |
| **Passion:** We approach everything with energy, drive, determination and enthusiasm  |
| **Inclusion:** We draw strength from our differences and work collaboratively |
| **Responsibility**: We own problems and deliver effective, lasting solutions  |
| **Impact:**  We measure what we do by the difference we make  |
| **Standard responsibilities expected of each employee:**  |
| * Commit to supporting London & Quadrant’s environmental policy and social mission
* Comply with all London & Quadrant’s Health and Safety policies and procedures and commit to working towards best practice in the control of health and safety risks
* To promote London & Quadrant’s core values and ethos, modelling the associated desired behaviours
* To foster constructive and collaborative working relationships with colleagues inside and out of the department.
* To participate in any continuous improvement of service delivery
* To respect the need for confidentiality when processing personal/customer in line with the General Data Protection Regulations
* Other such duties as may be required from time to time.
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