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**Income Officer**

**Reports to: Income Team Leader**

**Working environment: HYBRID / SITE VISITS**

**Working hours: Monday to Friday with specific hours of 9am to 5pm.**

**Fixed Term Contract**

The Housing Income Team is part of the Housing Assets Service at Great Yarmouth Borough Council and is responsible for providing an effective and high-quality service to Council tenants and leaseholders including:

* Setting up new tenancy and garage rent accounts
* Taking early action to prevent and reduce rent arrears, maximising income collection
* Processing of Right to Buy applications

Billing and collection of leasehold service charges.

**Purpose of role**

* To be a first point of contact with residents offering advice and resolution to enable residents to maintain their homes.
* To collect and maximise all housing income across the service.
* To monitor, co-ordinate and accurately process Right to Buy applications to meet statutory deadlines.

**Key result areas:**

* To understand the Corporate Plan priorities and values and contribute to the delivery of these in the provision of high-quality services to residents of the borough and communities.
* Work across the Council to achieve goals and contribute to the delivery of the Council’s objectives
* Work with a collaborative approach to service delivery across the Council.
* Taking direction from the Income Service Manager / Income Team Leaders on work priorities and work plans which support the corporate priorities to ensure that high standards of customer service underpin all that the Council does.
* Actively promote equal opportunities and value diversity as both an employer and as a direct service provider, fostering a culture of fairness, equality, and respect.
* To act as an ambassador for the Council promoting the organisation in a positive way and comply to legislative requirements.

**Main responsibilities**

* To be a first point of contact with residents over the telephone, office interviews, online web chat, and in residents’ homes providing clear advice and information.
* To take credit/debit card payments securely over the telephone.
* Attend promotional events to offer advice and support to residents on how to maintain their homes.
* To listen, assess and refer residents to appropriate support agencies and work in partnership with those agencies to enable positive outcomes.
* To facilitate the collection of rent and all other housing related income at all levels of debts following income collection policies & procedures.
* To calculate and make appropriate arrangements for repayment of all housing related debts and to monitor those arrangements.
* To instigate and complete the enforcement action on all level of arrears cases of rent and any other types of housing related arrears and tenancy breaches.
* To maintain continuous professional development and up to date knowledge in all areas of the role, including but not limited to legislation, housing processes and procedures and Council policies.
* To facilitate in the creation of new rent accounts and terminations with completing account adjustments.
* Investigate and request refunds/internal payment transfers and liaise with other departments in accordance with policy and procedures.
* Analyse and report errors for resolution to other departments or partners and monitor through to completion.
* Co-ordinate and administer direct debit payments, set up special payment plans, recalculate payments and action rejected payments.
* Create, monitor, and cancel residents Home Contents Insurance and Yare Care and Garden Maintenance with account adjustments in accordance with procedures and any other services within Housing Income Team.
* Monitor, co-ordinate and accurately process Right to Buy Applications in accordance legal requirements to meet statutory timescales.
* Provide financial references for tenants and liaise with the mortgage/rental providers accordingly.
* Complete initial fraud assessments on Right to Buy Applications and where circumstances are suspected report to government agencies for investigation.
* Review and co-ordinate fraud reports made by National Fraud Initiative with maintaining up to date information on the NFI database.
* Ensure compliance with Council processes and procedures, including finance, performance, HR, governance, health and safety, safeguarding, information management, data protection and equalities.
* Assist the Leasehold Officer with resident delivery, consultation, administration, calculation, and billing for leaseholders in accordance with the lease.
* To assist in the production of accurate performance management information and returns.
* To assist in reviewing service delivery, working towards continuous improvement, and exploring innovative approaches to service delivery.
* To provide support to the Income Team Leaders and Service Manager as and when administration and other works required.
* Any other work required and as directed within the confines of the existing grading and post.

**The above may change subject to consultation with the post holder.**

**This job description sets out the duties and responsibilities of the job at the time when it was drawn up. Such duties and responsibilities may vary from time to time without changing the general character of the duties or the level of responsibility entailed. Such variations are a common occurrence and cannot in themselves justify a reconsideration of the grading of the job.**

**Person Specification**

1. **Experience/ Knowledge**

**Essential**

* 1. A minimum of 12 months experience of working in a demanding customer service environment.
  2. Being performance driven to meet targets and deadlines in advance.
  3. Knowledge of safeguarding legislation and practice in respect of children and adults.
  4. Knowledge of the GDPR, Freedom of Information Act and Health and Safety at Work Act.
  5. Experience of accountancy, providing excellent customer service and ability to relate and deal directly with all residents and those vulnerable. With the ability to take complex information and translate into clear information with advice and guidance.
  6. Experience of working on own initiative, following procedures, assessing situations, and making decisions. Some technical knowledge required and processing of complex information.

**Desirable**

* 1. Knowledge of welfare benefits and delivering excellent resident engagement.
  2. Background in Housing Management – public sector housing, or private sector managing accounts and income collection at all levels of enforcement and arrears management.
  3. A proven ability to multi-skill with experience of working in an office environment and lone working in residents’ homes.

1. **Qualifications & Skills** 
   1. Educated to GCSE standard including Maths and English at Grade 4 or above.
   2. Chartered Institute of Housing Level 3 Qualification.
   3. Excellent customer service skills along with commination and problem-solving skills.
   4. Excellent IT skills, including Excel, Word, and financial information and housing systems.
   5. Ability to demonstrate a commitment to customer care and motivating others to do the same.
   6. Excellent interpersonal skills along with the ability to work colleagues at all levels in a consistent, courteous, and sensitive way.
   7. Ability to keep calm even under pressure and in stressful situations.
   8. Understanding, caring and helpful nature and listening to our residents.
   9. High level of commitment and enthusiasm and desire for job satisfaction to improve outcomes for our residents. Desire to do work to a high standard and help others. Dealing with public in conflicting situations.

**Essential**

* 1. Educated to GCSE standard including Maths and English at Grade 4 or above.
  2. Excellent customer service skills along with commination and problem-solving skills.
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  8. Understanding, caring and helpful nature and listening to our residents.
  9. To work to a high standard and help others. And dealing with public in conflicting situations.

**Desirable**

2.0 Chartered Institute of Housing Level 3 Qualification.

1. **Personal Qualities and Attributes** 
   1. Self-awareness
   2. Openness and honesty
   3. Personal resilience
   4. Ability to work under pressure
   5. Probity and integrity
   6. Fairness and consistency
   7. Highly developed political acumen and astuteness
   8. Ability to challenge self and colleagues constructively and sensitively.
2. **Behaviours** 
   1. Effective and open communication.
   2. Work together.
   3. Taking Personal Responsibility.
   4. Putting Great Yarmouth first.
   5. Respecting others.
   6. Embracing change.