

<b>Role Title</b>	<b>Home Ownership Officer (Collections)</b>
<b>Job Family</b>	<b>Resident Services</b>
<b>Competency Level</b>	<b>All Colleagues</b>
<b>Pay Range / Scale</b>	<b>Indicative SO2</b>
<b>Purpose</b> <p>To provide a front-line service in a large and complex area of work specifically in relation to the collection of rent, service charges (including major works) and other homeowner debt. Providing information, support to shared owners and leaseholders in relation to the service charge.</p> <p>To deal with complex financial disputes in relation to service charges/major works.</p> <p>To maximise the collection of rent, service charges/major works and other sources of homeowner income to reduce the level of debt and maintain the viability of the Housing Revenue Account.</p>	

<b>Generic Accountabilities</b>	<b>End Results/ Outcomes</b>
Deliver a specialist aspect of service delivery, which engages customers / stakeholders and enables them to make effective use of the service.	<p>The service is delivered to the quality, organisational and professional standards required</p> <p>Customer / stakeholder expectations are managed in relation to what can be delivered.</p> <p>The service meets organisational requirements and reflects customer / stakeholder requirements / needs, within organisational constraints.</p>
Maintain all required records and information. Analyse and interpret complex information, for input into reports.	<p>Procedures are adhered to and all information is correctly recorded and processed.</p> <p>Accurate, complete and relevant information / records / reports are provided for internal and/or external use.</p>
Develop specialist documents / materials / activities to support / promote the service area.	<p>All materials / activities are delivered to the required standards and timescales.</p> <p>Communications are clear, well planned and effectively targeted.</p>
Provide advice and guidance to colleagues, customers and stakeholders. Manage escalated or complex customer issues within the specialist area.	<p>Expert advice, information and support are provided on the full range of issues within the field of expertise.</p> <p>Queries / complaints are effectively managed.</p>

	<p>Appropriate action is taken to resolve the issue.</p> <p>Customers are satisfied.</p>
Maintain information systems which support the specialist area. Contribute to the development of these systems.	<p>Changes to systems, are identified and recommended.</p> <p>Systems meet operational requirements.</p>
Work closely with others to clarify changing customer / organisational requirements.	<p>Customer requirements are identified and documented.</p> <p>Improvement opportunities are identified and recommended.</p>
Develop good working relationships, develop community links and communicate effectively with internal / external organisations / partners and stakeholders. Represent specialist area internally and / or externally.	<p>Specialist work area reputation is maintained or enhanced.</p> <p>Stakeholders are engaged with activity relevant to them.</p> <p>Positive feedback is received from stakeholders.</p> <p>Best practice is shared.</p>
Carry out all duties and responsibilities with reasonable care for the health and safety of self and others and report any potential hazards or unsafe practices to line manager.	<p>Work is carried out in a way that is safe and without risks to health.</p>
Ensure the necessary standards relating to safeguarding best practices/protocols are effectively communicated, monitored and maintained as relevant within the scope of this post.	<p>Safeguarding standards are monitored and maintained in compliance with Council policy</p>
To represent the Council, collating information, providing support and guidance to all necessary parties including for cases at First Tier Tribunal (Property) and/or County Court in cases in relation to service charges or other leasehold matters .	<p>Enforcement, challenges, clarification and disputes are managed by specialists resulting in positive outcomes for Waltham Forest.</p>
Act in accordance with all policies and procedures which apply to the job and understand the reasons for this.	<p>All policies and procedures are complied with.</p>

Job Specific Accountabilities:	End Results/ Outcomes
Maximise, service charges, major works and other sources of home owner income ensuring the viability of the Housing Revenue Account (HRA)	The Housing Revenue Account (HRA) is sustained through maximising income collection and sustaining high collection rates
Make necessary financial adjustments (credits and debits) to homeowner's accounts in line with policies & procedures, and maintain relevant records, e.g. direct debits, credits/debits, write offs, refunds, transferring balances etc.	<p>All payments that are made to the council are in line with policy and accurate.</p> <p>Waltham Forest maintain compliance with General Data Protection Regulations (GDPR) and Financial Regulations</p>
Deal with complex financial disputes in relation to service charges/major works in conjunction with officer with Consultation and Billing.	Specialist knowledge is maintained and used to maximise income against major works
Working with Finance Team to ensure that the tenant service charges are in line with the actual costs	<p>Residents are charged correctly, and disputes are easier to manage</p> <p>Specialist knowledge is used</p>
Producing one off invoices charge/s that are not recoverable as service charges but are under the terms of the lease	Income is maximised
Monitoring, identifying and recovering service charge and major works charges. Offering debt advice and advising customers on all aspects of welfare benefits to help maximise entitlement	<p>Debt advice and is given to those that need it to ensure payments to the HRA can be achieved.</p> <p>Support is given to customers that have been identified in need of financial support.</p>
Deal with enquiries from leaseholders, shared owners & freeholders and officers regarding service charges and ensure all management issues are dealt with in line with the lease and/or transfer documents and legislation.	<p>High levels of leaseholder and shared owner satisfaction</p> <p>Specialist advice is given from staff with the right knowledge.</p> <p>Customer get the best possible service</p>

To ensure that all relevant electronic data bases and modules are up to date.	Records are maintained accurately ensuring good customer service is achieved through consistency
Assist shared owners & leaseholders to sustain their leases, through information and advice on payments, lease and ownership responsibility.	Customers received the correct information from specialist with the relevant specialist knowledge
To provide accessible advice and assistance to shared owners/leaseholders on a range of housing and lease issues, such as repairing obligations, alterations and money management.	Specialist advice is given from staff with the right knowledge.  Customer get the best possible service
To keep abreast of changes in legislation, regulations and best practice guidelines.	Staff remain well informed and, in a position, to offer the best possible specialist advice  Waltham Forest council have well trained staff
To undertake any other duties of a similar level and responsibility as may be required from time to time	

<b>Nature of Contacts</b>
Key contacts are internal and external customers/stakeholders
Will involve direct contact with members of the public including dealing with challenging situations where influence may be needed.
Deal with people at all levels confidently, sensitively and diplomatically.

<b>Procedural Context</b>
Act within guidelines and standard procedures with discretion to allocate or otherwise organise work to meet service delivery requirements.
Usually works within laid down procedures but needs to deal with day-to-day problems without always referring to others.
Decisions will be made based on Council and legislative policies and procedures
Responsible for meeting performance standards within a policy framework and regulatory guidelines.
Occasionally the post will be expected to work from other locations

### Key Facts and Figures

Responsible for the collection of rent, service and other property charges contributing to the rent collection of £55million (2020/21)

### Resourcing

Budget Responsibilities: None

Supervisory Responsibilities: None

### Knowledge, Skills and Experience

Specialist knowledge of leases and key leasehold legislation, in particular Section 18 - 30 of the Landlord and Tenant Act 1985 (as amended), and the income recovery processes and escalation procedures for recovering service charges.

Knowledge of Welfare Reform and practical knowledge of debt advice and welfare benefits

Ability to understand the financial and emotional difficulties of the customers, whilst understanding the need to achieve maximum recovery for the Council.

A proven track record of achieving and exceeding targets and objectives, specifically within arrears management.

Ability to prioritise workloads, working to tight strict deadlines and statutory timescales in a pressurised environment, whilst always paying excellent attention to detail and keeping accurate records.

Experience of calculating accurate complex calculations, in particular relation to service charges, arrears payment arrangements and major works invoicing.

Excellent written communication skills including grammar, spelling, punctuation, for effective correspondence with customers, report writing and statistical work.

Excellent verbal communication skills including assertiveness, listening, negotiating and influencing skills, at all levels – including face to face, telephone, presentation skills.

Ability to interpret complex information, and relay in a 'plain English' manner.

Good IT Skills, including Microsoft Office especially Microsoft Word & Excel. Ability to utilise IT systems effectively and efficiently, and willingness to progress electronic databases and use IT to improve performance.

Awareness of the importance of maintaining confidentiality of customer data.

Have a flexible working approach to working hours, including working occasional evenings, weekends and providing flexible cover to other members of the team.

Good understanding of Equality and Diversity issues.

Ability to travel to sites, properties and venues as required.

#### **Indicative Qualifications**

Numeracy and literacy qualification e.g. GCSE English and Maths or equivalent.

Relevant professional qualification

The above profile is intended to describe the general nature and level of work performed by employees in this role. It is not intended to be a detailed list of all duties and responsibilities which may be required. This role profile will be supplemented and further defined by annual objectives, which will be developed in conjunction with the post holder. It will be subject to regular review and the Council reserves the right to amend or add to the accountabilities listed.