

Job title: Collections Officer

Line manager: Team Leader - Collections (Social & Supported Housing)

Grade (if applicable): 4



Role purpose:

At Peabody our aim is to improve the quality of lives for our tenants. We are not just a landlord, we aim to reduce arrears, increase cash collection whilst minimising evictions. The role is key in embedding a customer first culture that puts the customer at the heart of everything we do.

Collections Officers are key delivery roles in ensuring that the Peabody Group achieves its strategic objectives with a focus on early intervention. You will be the first point of contact for effectively managing tenant arrears with a strong focus on income collection maximisation and customer relations. Exhausting a set of agreed policies and procedures and through using data to ensure the delivery of a rent collection and arrears service which meets targets whilst helping customers to manage debt and sustain their tenancies.

Key result areas:

- Reporting to the Team Leader – Collections (Social and Supported Housing)
- Maximising cash collection, reducing rent arrears and preventing evictions and thereby sustaining tenancies.
- Embodying Peabody's values and demonstrating excellent customer service.
- Adapting to changing internal and external factors and legislation and maximising collaboration with the Financial Inclusion and support teams.

Success metrics:

- Effectively manage our customers' accounts, proactively maximising Peabody's rent collection whilst supporting customers to be able to pay their rent and other charges.
- Provide an efficient, effective and legally compliant service with a focus on supporting tenancy sustainment to help our customers manage the impact of welfare reform and external financial changes.
- Responsible for your own caseload of customer accounts and manage all aspects of rent accounts at every stage of tenancy across a variety of general needs and supported housing tenures.
- Monitor and manage rent accounts weekly, taking prompt and appropriate action to recover unpaid rent and other charges.
- Undertake outbound and proactive calls to customers to meet clearly defined targets, support income collection and case management, identifying ways to support customers to sustain their tenancies.
- Develop and maintain an excellent knowledge of Peabody's rent collection escalation, policies, and procedures, and act as an expert on this within the business.
- Provide assistance to customers accessing Universal Credit and other housing related benefits, working collaboratively with the DWP and Financial Inclusion team, where applicable.
- Communicate and negotiate with internal and external customers effectively via written communication, in/out bound phone contact and use of digital platforms.
- Signpost and refer customers to Peabody's Financial Inclusion team, Tenant and Family Sustainment team and Employment teams, where necessary, to provide customers with more holistic support and assistance due to a variety of needs and circumstances.
- Communicate with customers, discussing and signposting on debt prevention, benefits entitlement and welfare reforms.
- Manage the legal process from start to finish including the necessary paperwork and court applications.
- Provide clear advice to customers in line with the court pre action protocol, attending court and evictions wherever this is required.
- Be technically aware and keep up to date with training in the Collections Team, expand your knowledge of legislation, regulatory standards, good practice to inform sound decision making.

Version Date:

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About you:

- Committed to delivering excellent customer service – you will embody and champion our values whilst fulfilling our service promises every day in the way you deal with customers, colleagues and other stakeholders.
- Demonstrate a strong commitment to the principles of equality, diversity and inclusion.
- Good working knowledge of the arrears recovery process from beginning to end across a range of tenures, with experience of working in a fast-paced and demanding customer service environment.
- Demonstrable experience in providing an exceptional customer experience within an income collection setting, solid knowledge and understanding of the welfare system, specifically housing related benefits and welfare reform.
- Excellent administrative and prioritisation skills, managing a diverse caseload with an ability to meet targets and deadlines and the ability to work independently, exercising good initiative and judgement.
- Well-developed questioning, listening, influencing and negotiating skills with a clear understanding of issues faced by customers with regards to financial exclusion.
- Excellent written communication skills, in addition to strong numeracy IT skills, with strong attention to detail.
- Full flexibility will be required in relation to working hours and locations, with a mix of home and office-based working, to support business need and service delivery.
- Experience in effectively collaborating with and influencing a wide customer base, internal and external customers and other stakeholders, including engaging with vulnerable customers and those that have perceptions of Peabody service failure
- Demonstrate a good understanding of the importance of data quality and integrity so that you can act as a passionate and credible advocate of the effective use of Data Analytics in Collections.
- A commitment to continuing professional development.

You will have:**Essential**

- GCSE Maths and English Language, Grade 4 or above or equivalent

Desirable

- 2 A-Levels or equivalent

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