JOB DESCRIPTION

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| **JOB TITLE** | Collection and Recovery Technical Specialist |
| **GRADE** | Band H |
| **REPORTING TO** | Collection and Recovery Technical Manager |
| **JD REF** | BUS0217G |

PURPOSE

Maximise Income and Debt functions within a team of technical specialists to deliver an excellent customer focused and responsive Revenues and Benefits Service that ensures efficient operations and compliance with policy and legislative frameworks and meets the organisational requirements and priorities.

Ensure all technical and enforcement duties are dealt with appropriately, responsible for complex decisions and escalating when necessary to the line Manager.

Be responsible for assessing evidence to determine the appropriate course of action for recovery of Council Debt, including Court action and representation at the Magistrates/ High Court / County Court.

Have relevant legislative knowledge regarding debt collection of Council Income to maximise revenue. Building relationships between the Council and External Suppliers/ Government Agencies to ensure the efficient operation of recovery and collection of income for the Council.

Responsible for management/action of all Breathing Space notifications received from the Insolvency Service directly and indirectly (i.e. via our enforcement agents) and ensure that our responsibilities as a creditor are met, including carrying out a search for all possible outstanding debts; notifying relevant sections that the moratorium has started or ended; and identifying and actioning cases where a review of the moratorium is required.

Main duties and responsibilities

* Liaise with the Debtor or their third-party advocate and other appropriate bodies and act as a point of contact between them and Council, attending mediation meetings as required.
* Ensure appropriate recovery methods are undertaken for debt recovery in accordance with Council financial strategies, policies and procedures.
* Responsible for assessing evidence to prove liability and to ensure the appropriate course of action is taken in compliance with changes in legislation and Civil Procedure rules.
* Responsible for instigating proceedings and composing applications in the High/ County Court/ Magistrates/ Land Registry.
* Responsible for preparation and representation at the High/County Court/Magistrates as the advocate or escalating complex matters to Legal Services where required.
* Ensure optimum security standards are in place and adhered to ensuring electronic communications and document transfers are processed in accordance with GDPR (2018) requirements and the Councils ICT Policy.
* Be responsible for responding to customers in relation to more complex enquiries, including Councillor, MP and Ombudsman complaints within determined timescales.
* Responsibility for the control of Debt related listings, ensuring the legacy system, Oracle Fusion, Civica URB and other ancillary systems are correctly maintained, up to date and the case outcomes are recorded in a timely fashion.
* Maintain a good relationship by liaising regularly with the Enforcement agents/ external suppliers / Government Agencies and Solicitors acting as a point of contact, escalating when appropriate to the Line manager.
* Organise and chair Debt Panel Meetings in collaboration with Internal Solicitors, Adult Social Services, Client Finance Support Unit, and Collection and Recovery Team.
* Interrogate systems to ensure the correct allocation of debt to external suppliers/ Government Agencies in compliance with legislation, procedures and timetables, ensuring recovery milestones are maintained.
* Be proactive in analysing and assessing performance in relation to the collection of debt, providing statistical and qualitative reports across the Debt and Income Maximisation Business Unit. To maintain monthly and end of year reports and provide them to the Business Manager, to scrutinise anomalies and provide monthly updates to the Collection and Recovery Team.
* Ensure procedural compliance on Deduction Earnings Attachments, Attachment of Benefits, Attachment of Earnings Orders, Charge on Properties and all applications to Land Registry, County Court, Magistrates Court and High Court.
* Work collaboratively with The Insolvency Service, ensuring appropriate action is taken regarding Bankruptcy, IVA (Individual Voluntary Arrangements), DRO (Debt Relief Orders) and Liquidation Orders in respect of all Income and Debt services.
* Work collaboratively across the organisation in relation to debtors applying for Breathing Space. Taking the lead as legislation changes to ensure appropriate action is taken in a timely manner and keep statistical records.
* Proactively review methods of recovery and procedures to assist in the development of the service to ensure optimum income maximisation.
* Work collaboratively with Revenues and Benefit staff, Client Finance Support Unit, Department for Work and Pensions and Adult Social Care to maximise client’s income, assist debt recovery and challenge the financial abuse of vulnerable people.
* Meet or visit with clients who may benefit from Wirral Council’s Fair Debt Policy to obtain financial assessments and to calculate reasonable payment agreements.
* Attendance at the Wirral Customer Representative Group, liaising with third parties providing debt advice and receiving information of local issues and demands, briefing Managers as appropriate.
* Update and maintain knowledge of Civil Litigation, Civil procedure rules, Care Act, Breathing Space Debt Repayment Scheme, and brief Managers as appropriate.

Role specific knowledge, experience and skills

**Qualifications:**

* Institute of Leadership & Management (ILM (Institute of Leadership & Management)) Level 3 Diploma in Management (or willingness to undertake)
* *Desirable - Law Degree, Trainee Solicitor or Legal Executive*

**Knowledge & Skills:**

* Excellent literacy and numeracy skills
* Good interpersonal and communication skills
* Knowledge of Civil Litigation, Civil procedure rules, and relevant specialist legislative requirements including but not limited to; Pre-action Protocol, Care Act, Council Tax (Administration and Enforcement) Regulations 1992, Local Government Finance Act 1992, GDPR 2018
* Demonstrate a comprehensive understanding of Revenues and Benefits processing procedures and Council debt collection within the Debt and Income Maximisation Business Unit
* Knowledge of relevant specialist legislative requirements relating to Council Tax Enforcement, Business Rates, Accounts Receivable, Housing Benefit, and Adult Social Care Assessment
* Understanding of confidentiality requirements
* Demonstrate the ability to analyse information and make an appropriate decision on a course of action
* Demonstrate comprehensive IT skills e.g., use of Microsoft Office etc.
* Able to work to deadlines
* *Desirable*
* *Knowledge of Income and Debt procedures and legislation, Data Protection and Health and Safety legislation*
* *Excellent presentation/advocacy skills*
* *Excellent communication skills, oral and written*
* *Ability to organise and prioritise workload*
* *Knowledge of working within a Court environment*
* *Ability to work with departments, outside organisations and agencies*
* *Ability to adapt to meet the demands of the service*

**Experience:**

* Experience of Advocacy of Civil Litigation
* Experience of data input entry to business support systems
* Experience of working in a customer service / Enforcement / Litigation service environment
* *Desirable - Knowledge and experience of working in local government*

ADDITIONAL INFORMATION

* Always display excellent customer care skills.
* Work flexibly to suit the needs of the team/organisation.

**Health & Safety Considerations: Select/delete as appropriate from the list below:**

• Lone working

• Work with VDUs (Video Display Unit) (>5hrs per week)

• Exposure to persons with challenging or aggressive behaviour

dATE OF APPROVAL: 02/08/2022

APPROVED BY: MICHAEL FISHER

HEAD OF REVENUES & BENEFITS