

LONDON BOROUGH OF HACKNEY

Job Description

POST TITLE:	Leasehold Income Officer
DIRECTORATE:	Climate, Homes and Economy
SERVICE:	Homeownership Services
GRADE:	SO2
LOCATION:	Within the London Borough of Hackney
RESPONSIBLE TO:	Leasehold Income Manager
RESPONSIBLE FOR:	N/A

MAIN PURPOSE OF THE JOB:

To positively contribute to the Leasehold Income Team responsible for the effective recovery of service charges and other invoiced sums including; major works; shared ownership and ground rent; reserve fund; and, any other specified debt from leaseholders, freeholders and shared owners.

To use legal action when necessary to resolve complex and contentious customer cases. Assess strengths and weaknesses of a case as part of determining a suitable course of action, i.e. whether settlement or legal action.

To provide high quality housing management services to the Council's customers ensuring that any service charge, major works, ground rent, reserve fund and shared ownership arrears are chased up and income is maximised within specified timeframes.

To help ensure the provision of efficient financial administrative functions within the Homeownership Services and carry out a range of financial administrative tasks.

To represent London Borough of Hackney (LBH) at County Courts and Tribunals, as and when required, in the course of debt recovery proceedings.

MAIN AREAS OF RESPONSIBILITY:

1. To collect sums owed, reduce arrears, and where necessary, to instigate legal action for recovery by instructing the Councils legal representatives.
2. To carry out follow up actions with solicitors after referral and ensure that cases are concluded without undue delays.
3. To follow local and organisational procedures for managing accounts to ensure that prompt action is taken to recover monies outstanding on any accounts where there is unpaid ground rent, service charges, reserve fund or capital expenditure.
4. To liaise with LBH Legal Services, Solicitors, Barristers, Estate Agents, Banks, Building Societies, DWP, Partner agencies as well as the leaseholders, freeholders and shared owners to obtain the required information to resolve any shared ownership and ground rent, major works, service charges and reserve fund queries, including recovery of debts owed and queries arising from sale or resale.
5. To respond to all income collection related enquiries, including the provision of written correspondence, within agreed timescales and to the highest quality.
6. To prepare template correspondence documents to support the Leasehold Income Teams' activities, including; agreement forms; reminder letters; referral forms; standing order forms; Direct Debit mandates; payment slips; and statements of accounts.
7. To regularly liaise with the Leasehold Income Manager to discuss complex and contentious cases and propose creative non-standard solutions to resolve issues.
8. To be responsible for the preparation of any supporting information and evidence to assist with the legal action for the recovery of service charge, major works, ground rent, shared ownership rent and reserve fund arrears.
9. To keep up-to-date on the financial position of accounts, and where necessary, to carry out investigations to ensure that all payments are correctly applied.
10. To prepare written reports on the progress of cases and, if appropriate, recommend arrears where settlements could be reached if it appears that legal action would not be cost effective.
11. To update and maintain accurate records on electronic databases in accordance with organisational procedures and deadlines.
12. To interview and advise customers clearly and sensitively, on issues relating to payment of shared ownership rent and ground rent, major works, service charges and reserve fund enquiries.
13. To attend resident meetings, roadshows and other customer focused events to provide advice on payment options and financial support available.

14. To identify and arrange suitable assistance for vulnerable residents and carry out referrals, as and when required, adopting a multi-agency approach to ensure all safeguarding concerns and observations are appropriately reported and documented.
15. To prepare required paperwork for write-offs, refunds, adjustments and amendments to service charge, major works accounts, shared ownership rent and reserve fund.
16. To perform any financial or administrative duty which will assist the Leasehold Income Team in carrying out the key functions and meet the observed targets within the required deadlines. These include creating new and existing Direct Debit instructions, locating missing payments and allocating payments from suspense and transfers between accounts .
17. To assist the Leasehold Income Manager in the reconciliation of homeowner accounts providing necessary financial information as requested.
18. To assist in processing enfranchisement applications, i.e. providing account balance information etc.
19. To assist with the production, implementation and maintenance of good practice manuals of local procedures and guidance.
20. To attend any Neighbourhood or Estate Committee, or any similar meeting, as and when required.
21. To effectively record and report errors and inaccuracies within accounting processes and financial recording systems, and to assist with implementing any appropriate changes within the Leasehold Income Team, as and when required.
22. To carry out any other duty, as requested by the Head of Homeownership Services that is commensurate with this post.
23. To attend work at times required by the needs of the service which may include working evenings and/or weekend.
24. Performing buy back and enfranchisement calculations to assist other departments within the Council.
25. To maintain and update electronic and manual records, including supporting documentation, in relation customer details, homeowners accounts and arrears management.
26. To liaise with internal and external auditors (or any other similar group, person or body) providing required information and to help with any agreed recommendations, as directed by Homeownership Services Managers.
27. Signposting homeowners to relevant advice agencies with regards to welfare benefits and or any other advice agencies.

28.To undertake visits to homeowners in relation to income recovery and liaise with colleagues from other teams and departments, as appropriate, for any other matters that may be identified.

29.Undertake all tasks related to the physical adjustment and updating of account balances on spreadsheets and systems, including following the investigation of disputes and identification of non-recoverable sums, write-offs and refunds.

OTHER DUTIES AND RESPONSIBILITIES:

- To actively promote customer care, value for money and performance management in own role.
- To demonstrate a whole hearted commitment to the organisational values and culture.
- To positively promote and represent Hackney Council
- To promote an environment of continuous learning and improvement.
- The post holder will be expected to undertake such additional duties or responsibilities, consistent with the role and grade, as may be allocated.

NB: All employees are expected to adhere to the Council's Diversity and Equality and Health and Safety Policies.

SIGNATURES : JOB DESCRIPTION DISCUSSED AND AGREED
SIGNATURE OF POST HOLDER:..... DATE:.....
SIGNATURE OF MANAGER:..... DATE:.....

PERSON SPECIFICATION

POST TITLE:	Leasehold Income Officer
GRADE:	SO2
DATE LAST REVIEWED:	August 2024

CRITERIA :	TO BE TESTED AT: (Shortlisting, Interview, Test)
Qualifications, Knowledge & Experience Requirements:	
	S/I/T
Experience of monitoring and achieving targets and working to tight deadlines	S/I
Experience of using excellent customer services practices to efficiently resolve complex arrears cases.	S/I/T
Knowledge of RTB, housing and service charges legislation and the legal processes which govern debt recovery.	S/I/T
Experience of managing income accounts and debt recovery within a Housing environment	S/I/T
Proven track record of exceeding targets.	S/I
Skills and Abilities:	
A high level of attention to detail to ensure the maintenance of accurate records and accounts and to recognise errors which require amending	I/T
Ability to identify, prioritise and organise own workload	S/I/T
Ability to perform accurate arithmetical calculations to advice on balances and repayment agreements and to prepare financial statements.	S/T
High quality oral and written communication skills, with an ability to communicate effectively with a wide range of people of different levels of seniority.	S/I/T
Ability to implement and follow recovery procedures for the recovery of service charges, major works, ground rent, reserve fund, shared ownership rent income or similar.	S/I/T
High level of attention to detail to ensure the maintenance of accurate electronic and manual records and financial accounts	S/I/T
Excellent customer services skills.	S/I/T
Able to work on own initiative, be flexible and a supportive member of a team.	S/I/T

Excellent IT skills, proficient in Google packages, especially Google Sheets, Forms and Data Studio.	T
Excellent negotiation skills to maximise income recovery and prevent disputes arising.	S/I/T
Ability to follow procedures and policies and work in accordance with legislation and statutory guidelines	S/I/T
London Borough of Hackney Requirements:	
Commitment to London Borough of Hackney's core vision and values.	I
Commitment to a culture of learning, development and empowerment across the organisation.	I
Wholehearted commitment to the principle of achieving equality of opportunity and celebrating diversity.	I
Committed to team working.	I
Other Special Requirements:	
Willingness and ability to work flexible hours on occasions including during some weekends and evenings.	I

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