

Harlow Council Job Description

Job Title: Home Ownership Recovery Assistant **Post Number:** SL0010X

Grade: 9 **Date:** February 2026

Directorate: Housing Operations (People)

Location: Civic Centre

Responsible to: Home Ownership Senior Recovery Officer/Team Leader

Job Purpose:

The Council is committed to the highest level of customer care and service delivery. The post holder will work within the Home Ownership Team. They will be responsible for all undisputed or undefended leasehold service charge recovery including debt management duties and managing Council loans to leaseholders in accordance with the Council's agreed policies and working practices, delivering a first-class housing service that is value for money and customer focused.

- 1.0** To be responsible for key areas dealing with all aspects of undefended leasehold service charge recovery and commencement of Legal action for undisputed service charge debt. This will include annual service charges, major works current and former leasehold debt recovery. The post holder will be the principal point of contact for the leaseholder in respect of undefended service charge debt related issues ensuring all leaseholders are given help and support in making their tenure sustainable.
- 2.0** To carry out the Statutory process for Council loans for major works (both statutory and discretionary) including administering and completing identity checks, eligibility and documentation in respect of Council loans for leaseholders. Part of this will include identifying vulnerable persons who may require a voluntary charge where they do not have the means to pay.
- 3.0** To work closely in partnership with other departments and agencies in connection with the service, allowing the service to have a joined-up approach.
- 4.0** To carry out the Statutory process for applications for lease extensions.
- 5.0** To assist in the delivery of the team plan and local strategies.
- 6.0** Other duties appropriate to the role.
- 7.0** Statement of Health and Safety

Breakdown of tasks:

- 1.0 To be responsible for key areas dealing with all aspects of leasehold service charge recovery and commencement of Legal action for undisputed service charge debt. This will include annual service charges, major works current and former leasehold debt recovery. The post holder will be the principal point of contact for the leaseholder in respect of debt related issues and undefended service charge debt recovery ensuring all leaseholders are given help and support in making their tenure sustainable.**
- 1.1 Ensure that the issuing of invoices, demands for payment and requests for direct debits are carried out in line with Statute and the Councils policies and procedures. Investigate and commence appropriate action in relation to lease breaches limited to non-payment of ground rent and service charges in line with current policies procedures and housing law.
- 1.2 To discuss with the Senior Recovery Officer as appropriate any unusual, complex or sensitive cases at an early stage. Ensuring at all times vulnerable leaseholders are given access to support and help in sustaining their leases.
- 1.3 Adopt the Council's "can't pay won't pay" ethos and deal effectively with those leaseholders who choose not to pay whilst supporting those leaseholders who can't.
- 1.4 To liaise with relevant staff within the Home Ownership Team and other service providers to resolve disputes regarding non-payment of service charge due to unsatisfactory service delivery.
- 1.5 To ensure that comprehensive, up-to-date, clear, easily accessible, written notes and documentation are maintained on individual cases and where appropriate electronic records are updated and maintained ensuring compliance with GDPR. To maintain up-to-date statistical information as required.
- 1.6 To be responsible for the commencement of claims in respect of undisputed service charge debt (including non-payment of ground rent) and to recommend cases for instruction to the Council's legal team for further appropriate legal action for defended claims.
- 1.7 To oversee and ensure that a pro-active approach is taken in tackling ground rent and leasehold service charge debt, recommending write off/on any arrears or credit balances on accounts in accordance with the Council's financial regulations.
- 1.8 To adopt a flexible approach to both covering and assisting the work of other team members during periods of absence and demonstrate a commitment to team working.
- 1.9 Support the Senior Recover Officer in providing statistical information regarding outstanding debt as and when required.
- 1.10 Assist the Senior Recovery Officer with filing papers/issuing claims at the County Court (by PCOL or otherwise) and responding to/complying with Court deadlines whilst proceedings remain undefended.
- 1.11 Prepare and send letters before action in adherence to protocols and any internal procedures, together with required statements of case in respect of undisputed service charge debt (including non-payment of ground rent).
- 1.12 Deal with any respondents in relation to any correspondence sent in pursuant of the debt until such time as a claim is defended.

- 1.13 Assist the Senior Recovery Officer with applications to County Court in respect of any annual service charge and major works debts where they are undisputed. This could be by means of PCOL (Particulars of claim online) and written applications.
- 1.14 To provide the Senior Recover Officer with the relevant information in order for them to complete instructions to Legal Services immediately where claims are defended in respect of ground rent, annual service charge or major works debt. Attend Court to support the Senior Recovery Officer as part of learning and development.
- 1.15 Where appropriate, apply for a judgement in default and liaise with any registered lender with a request that judgement is satisfied.
- 1.16 Where appropriate complete instructions to Legal Services in respect of an unsatisfied County Court Judgement ensuring all supporting documentation is submitted.

2.0 To carry out the Statutory process for Council loans for major works (both statutory and discretionary) including administering and completing identity checks, eligibility and documentation in respect of Council loans for leaseholders. Part of this will include identifying vulnerable persons who may require a voluntary charge where they do not have the means to pay.

- 2.1 Check loan applications in line with Councils procedures and statutory requirements. Ensure that all necessary documentation is complete and that the person is eligible.
- 2.2 Calculate Council loan quotations for major works invoices and liaise with legal services to ensure that the loan is secured against the property to protect the Council's interests.
- 2.3 To discharge all or any identity requirements of the land registry required from time to time
- 2.4 To issue complete instructions to Legal Services to provide and secure a service charge loan. To carry out all due diligence checks required and secure all required third party consent to secure the loan.
- 2.5 To liaise with third party administrators LAMAC in relation to the administration of interest bearing loans and internally monitor repayment of interest fee and (when required) interest bearing and voluntary charges.
- 2.6 Upon the redemption of all types of service charge loans to issue complete instructions to legal to redeem the charge and remove all entries from the land register.
- 2.7 Complete all necessary paperwork on completion of the loan and ensure that payments are made in accordance with the agreement.

3.0 To work closely in partnership with other departments and agencies in connection with the service, allowing the service to have a joined up approach.

- 3.1 To work closely with other Council departments, Housing Benefits Legal Services and external agencies, Welfare Rights Citizens Advice Bureau etc to ensure a 'joined-up' approach to the service given to leaseholders is achieved.
- 3.2 To attend panels and meetings in connection with the service with relevant up-to-date information so that informed decisions may be taken to resolve the situation.

4.0 To carry out the statutory process for applications for lease extensions

- 4.1 To process and respond to notices served within the required Statutory guidelines.
- 4.2 Process valid notices, send counter notices, request valuations and prepare offers in line with Statutory requirements.
- 4.3 Liaise with valuers on the price payable where appropriate.
- 4.4 Ensure that all relevant documents and instructions are passed to Legal Services for the preparation of the new lease.
- 4.5 On completion of the new lease update relevant systems and records to reflect the new lease.

5.0 To assist in the delivery of the team plan and local strategies.

- 5.1 To contribute to discussions about the formation of the team plan.
- 5.2 To assist in the delivery of the team plan.
- 5.3 To adhere to individual and team targets identified through team plans and personal plans.

6.0 Other duties appropriate to the role

- 6.1 To undertake other duties commensurate with the grade, skills, knowledge and experience of the post holder.
- 6.2 All employees are expected to show a commitment to safeguarding children, young people and adults with care and support needs.
- 6.3 All employees are expected to have regard and operate within the Council's commitment to equality and diversity and customer care.
- 6.4 All employees are expected to adhere to requirements of GDPR (General Data Protection Regulation) and The Data Protection Act 2018 and comply with measures to protect the confidentiality of information in accordance with Council policies and procedures.
- 6.5 All employees are expected to familiarise themselves with and adhere to all relevant Council Policies and Procedures.
- 6.6 This job description is not intended to be an exhaustive list but to indicate the main responsibilities of the post. It will be reviewed periodically to take into account changes and developments in service requirements.

7.0 Statement of Health and Safety.

- 7.1 Harlow Council is committed to the provision of high quality health and safety standards. In order to achieve this all staff employed by the Council have the following specific responsibilities, which are consistent with the requirements of the Health & Safety at Work etc. Act 1974.
- 7.2
 - To take reasonable care for the health and safety of yourself and of other persons who may be affected by what you do or fail to do.
 - To co-operate with Harlow Council in order to enable statutory requirements to be implemented.
 - Not to intentionally interfere with or misuse anything provided in the interests of health and safety.