

CROYDON COUNCIL

ROLE PROFILE AND PERSON SPECIFICATION

DEPARTMENT: Resources

DIVISION: Customer and Transformation

JOB TITLE: Corporate Debt Recovery Officer

N.B: If you have any issues printing this document please contact HR

ROLE PROFILE

Job Title:	Debt Recovery Officer
Department:	Resources
Division:	Gateway and Welfare Services
Grade:	Grade 7
Hours (per week):	36
Reports to:	Corporate Debt Recovery Manager
Responsible for:	none
Role Purpose and Role Dimensions:	<p>This role is to maximise cash collected and will require you to work pre-dominantly on the telephone and deal with internal / external enforcement agents and debt collection agencies. You will be required to have an ability to negotiate, convince and influence whilst remaining clear and courteous under sometimes difficult circumstances and ensure the third party companies maximise collection the right way. You will be expected to build rapport with customers on the telephone quickly and effectively and have the confidence to close payment opportunities. You will bring enthusiasm, resilience and determination coupled with the positive disposition to succeed. You will be Self-Critical and always seeking ways to improve performance with the ability to take direction.</p>
Commitment to Diversity:	<p>As a member of the Corporate Debt Recovery team to take individual and collective professional responsibility for championing the council's diversity agenda, proactively implementing initiatives which secure equality of access and outcomes. Commit to continual development of personal understanding of diversity.</p>
Key External Contacts:	<ul style="list-style-type: none">• Customers (individual and commercial)• Tracing agencies• External enforcement and debt collection agencies• Citizens Advice Bureau (CAB)• South West London Law Centre• Housing Associations• Department of Work and Pensions• Private Landlords

Key Internal Contacts:

- The various debt recovery teams within corporate debt
- Debt Recovery Support Team
- Professional Enforcement Team
- The Contact Centre
- Access Croydon
- Benefits team
- Council Tax team
- Welfare Rights team
- Children, Families and Learning
- Planning
- DASHH
- Housing
- Parking
- Social Services
- Corporate Anti-fraud
- Enablement and Gateway
- Internal Enforcement Agent Team

Maximising customer contact through digital solutions:

As a member of the Corporate Debt Recovery team to take individual and collective responsibility for championing the council's objective to increase customer contact through various digital means such as web chat, my account, online digital transactions to improve efficiencies, quality and improved collection rates whilst reducing customer demand via traditional means such as letter or telephone contact. This includes giving time to assist with developing and then aiding the ongoing delivery of the new digital platforms.

Financial Dimensions:

No budget responsibility

Key Areas for Decision Making:

This role requires an individual to achieve key collection targets through proactive outbound call collection and face to face meeting techniques. The post holder will be required to actively manage a case load through the debt recovery process maximising the collection of debt for the council. Maintain all relevant ICT systems efficiently and in an accurate and up to date manner to assist in the production of management information. You will be expected to build rapport with all third parties and not be afraid to challenge results and performance, applying pressure where necessary to improve collection.

Other Considerations:

This is a description of the duties and responsibilities of the post at the date of production. The duties may change over time as requirements of circumstances change and other duties become necessary.

The Debt Recovery Service currently operates between the hours of 8am - 6pm Monday – Friday and the post holder will be expected to support the needs of their team and service delivery during these times. The post holder is expected to work outside of these hours, if requested, to meet the needs of the service which could include occasional weekend work.

Is a satisfactory disclosure and barring check required?
[\(click here for guidance on DBS\)](#)

Standard DBS check

What level of check is required?

Is the post politically restricted
[\(Click here for guidance on political restriction\)](#)

No

Is the post exempt from the Rehabilitation of Offenders Act (ROA) 1974
[\(Click here for guidance on ROA\)](#)

No

Key Accountabilities and Result Areas:

Corporate responsibilities

Key Elements:

- Champion, promote and demonstrate the Council's values in all aspects/areas of the role both within the department and across the council.
- Support the council management team in the delivery of the Council's vision and corporate priorities.
- Ensure that our customer commitment promises are reflected in all aspects of work
- To ensure that all staff are committed to & engage with change initiatives and practices, including building an agile workforce that enables self and customers to adopt digital ways of working in all aspects of the role
- Be a positive ambassador for the council and Croydon, maximising our influence and promoting Croydon in a positive light and creating opportunities to enhance the Council's image and reputation.
- Provide a visible commitment to customer satisfaction and continuous improvement across all services.

Service Delivery

- Fast, positive / proactive approach to debt reduction through all contact channels but primarily telephone.
- To use face to face where customer vulnerability is such this may be more appropriate in terms of cash collection. Examples of this could be planned visits or ad hoc where customers present at council offices and the Debt Recovery Officer would be required to see the customer either solely or in collaboration with Housing.
- Make informed decisions on appropriate recovery action and where it is issued to an enforcement agent or debt collection agency (as appropriate depending on debt type), make informed decisions such as quick recycling of debt to progress cases through the recovery cycle
- Reconcile payments made to enforcement agents / debt collection agencies against the customer's account in the originating system (currently Northgate, Debtsys or One Oracle)
- Performance driven; proven ability to meet / exceed key performance targets.
- Meeting case management performance targets set by your manager including daily performance targets, on phone time, appointments and collections/conversion rates.
- Check eligibility for collection agreements such as attachment of earnings/direct earnings attachments or direct deductions from benefits and direct recovery from landlords (for Housing benefit overpayments only) and process as appropriate.
- Strong management of your workload and files using agreed council systems and templates to agreed standards and volumes.
- Reduction of customer debt through application of corporate debt strategies to meet/exceed set performance targets.
- Positive / proactive approach to debt collection with knowledge of the debt recovery end-to-end process.
- Follow up and quickly resolve (or escalate) broken payment plans, SPAs, agreements etc.
- Taking a case management approach to proactively engage with customers to assess financial situation and make informed decisions regarding debt resolution. Negotiate and reach agreements on arrangements for the payment of debt in accordance with council policy and procedures.
- Ability to build strong relationships with working partners to

obtain correct customer information to meet debt reduction targets.

- Identify and present opportunities for process improvements, including those of third parties such as enforcement agents and debt collection agencies.
- Ensuring all third parties, including tracing companies, enforcement agents and debt collection agencies apply the Councils code of conduct to their daily practices
- At all times keep debtors clearly advised of the consequences of non-payment of debts owed to the council.
- Ensure that all council data systems and templates are updated real-time to quality standards as set by the Manager.
- Identify the appropriate debt cases to transfer to the next phase within the debt recovery process.
- Confident communication skills, ability to work with external partners, and in some instances solicitors and, senior court officials to drive the debt reduction and embed best practice.
- Active recovery of court costs and / or late payment interest where necessary.
- Building relationships with external organisations to enable cases to be moved through the Debt Recovery cycle as quickly as possible, ensuring timely returns within agreed quality standards.
- Work with partners/colleagues to achieve cash collection or escalation through the debt collection cycle.
- To consider the nature and causes of debt and ways to prevent it and maximise debt collection for the Council.
- Respond promptly and accurately to customer contact using the most appropriate medium, phone, letter, email etc.
- To quickly identify the correct enforcement action (e.g. litigation) through the assessment of cases for vulnerability and benefits entitlement.
- Ability to clearly explain to customers the impact of enforcement action if final agreed repayment plans are not adhered to.
- To identify and recommend cases for write off with justification and in accordance with Council policy and procedure.
- To work with the Debt Recovery Manager to develop systems

and processes that lead to increased collection of council debts and increased engagement from businesses and residents of the borough.

- Play a leading role in proactive customer reviews, this could include customer surveys, documentation review or improved online services.
- Participation in department or corporate wide project teams focussed on systems, people or process improvement projects aimed at improving the customer experience and driving up debt recovery rates.

Green Commitment

- Ensuring both individual and teamwork meets the Council's Green Commitment Policy goals in reducing energy consumption and waste, increasing renewable energy use and recycling, contributing to a reduction in traffic congestion and using sustainable materials.

Data Protection

- Being aware of the council's responsibilities under the Data Protection Act 1998 for the security, accuracy and relevance of personal data held, ensuring that all administrative and financial processes also comply.
- Maintaining customer records and archive systems in accordance with departmental procedures and policies as well as statutory requirements.

Confidentiality

- Treating all information acquired through employment, both formally and informally, in confidence. There are strict rules and protocols defining employee access to and use of the council's databases. Any breach of these rules and protocols will be subject to disciplinary investigation. There are internal procedures in place for employees to raise matters of concern regarding such issues as bad practice or mismanagement.

Equalities and Diversity

- The council has a strong commitment to achieving equality of opportunity in its services to the community and in the employment of people. It expects all employees to understand, comply with and promote its policies in their own work, undertake any appropriate training to help them to challenge prejudice or discrimination.

Health and Safety

- Being responsible for own Health & Safety, as well as that of colleagues, service users and the public. Employees should co-operate with management, follow established systems of work, use protective equipment and report defects and hazards to management. Managers should carry out, monitor and review risk assessments, providing robust induction and training packages for new and transferring staff, to ensure they receive relevant H&S training, including refresher training, report all accidents in a timely manner on council accident forms, ensure H&S is a standing item in team meetings, liaise with trade union safety representatives about local safety matters and induct and monitor any visiting contractors etc, as appropriate.

Contribute as an effective and collaborative team member

This will involve:

- Participating in training to demonstrate professional competence.
- Undertaking training as required for the role.
- Participating in the development, implementation and monitoring of service plans.
- Championing the professional integrity of the service.
- Supporting the ongoing developing and improvement of the Corporate Debt Recovery Service.
- Supporting Customer Focus, Best Value, Corporate area assessment and the electronic management of processes.
- Assisting in the ongoing development of maximising customer contact through digital solutions including supporting the systems in the back office but also assisting customers face to face, as required.

Person Specification

Job Title: Debt Recovery Officer

Essential knowledge:

- Knowledge of debt collection best practice and approach to debt types including the use of enforcement agents, debt collection agencies and legal processes such as bankruptcy and charging orders to enhance the debt collection process
- Understanding of the debt position and how this affects the team and council overall
- Knowledge of relevant legislation, government guidelines and best practice in relation to debt recovery

Essential skills and abilities:

- Excellent communication and interpersonal skills and ability to interact with partner organisation, departmental contacts and senior managers (written, verbally and face to face)
- Ability to negotiate debt and payments with customers
- Proven ability to use investigative skills maximise cash collection
- Ability to maintain confidentiality when handling customer enquiries and other information in line with Council requirements, the Data Protection Act and the Freedom of information Act
- Ability to maintain real time data information systems
- Ability to manage and deliver tangible outcomes against a demanding caseload to meet performance targets

Essential experience:

- Experience of collecting monies in the private or public sector
- Experience of working in a fast paced, debt collection focused, predominantly telephone based office environment driven by target setting
- Proven experience of meeting and exceeding set targets within a team environment
- Experience of using customer management information systems to deliver targets and real time data
- Experience of negotiating assertively and dealing with customers under difficult circumstances
- Experience of working with external partners such as enforcement and debt collection agencies to meet targets and improve

performance through appropriate collaborative behaviours.

Special conditions:

- Maybe required to work outside of core hours, including evenings and weekends, as needed in line with the operating model and changes to service delivery
- Will be required to participate in the councils civil emergency exercises and be part of the 24 hour call out in the event of system failures or corporate crisis