



ROLE PROFILE

Job Title: Debit Collection Agent	Role Reports to: Debit Collection Team Leader	Business Function: Income & Money Advice	Grade: G
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Job Purpose: Maximise Your Housing Group's income and minimise risk to the business by identifying debt at the earliest opportunity and taking appropriate, prompt actions to assist customers to meet their charge obligations.	Key Competencies: <ul style="list-style-type: none">• Flexibility & Resilience• Meeting Customer Needs• Interpersonal Understanding• Personal Learning & Growth• Commercial Focus• Results Focus• Building Relationships• Problem Solving & Decision Making
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Key Responsibilities:

- 1.** Responsible for monitoring and managing a caseload of accounts requiring intervention to recover and prevent rent/service charge arrears, providing an accurate, sensitive and responsive rent account enquiry and information service using the latest telephony/IT technology.
- 2.** Decision making regarding cases requiring escalation to Court and co-ordinate and monitor all legal proceedings in relation to current and former tenant rent arrears, leasehold & service charges and rechargeable amounts including the preparation of court papers.
- 3.** Responsible for handling inbound call traffic and responding to contacts from customers across multi-channel technology (telephony/IT/web chat etc.).
- 4.** Provide low level advice to customers around their benefit claims, including supporting customers with Universal Credit claims, referring to the Money Advice team for more complex queries.
- 5.** Support the income management team to deliver a first point of contact income collection service via a risk-based matrix approach.
- 6.** Support the Income Manager & Your Response Leadership Team by contributing to the development and continuous improvement of the Group's approach to Income Collection to reduce outstanding debt within YHG by identifying service improvements, maximising resources and ensuring Value For Money is achieved.
- 7.** Effectively manage all Universal Credit accounts to ensure switch backs are secured (via TP) from day 1 of the APA (Alternative Payment Arrangement) trigger and robustly monitored to minimise rent loss.
- 8.** Work with other parts of the Group including internal/external customers/agencies to secure/ maximise income for YHG customers
- 9.** Provide cover for Court Officer team as and when required by attending County Courts to progress possession claims/hearings.
- 10.** Undertake additional duties appropriate to the role and/or grade.

	Essential	Desirable
Knowledge	<ul style="list-style-type: none"> • Good understanding of the benefits system, including Housing Benefit, Universal Credit etc. • An understanding of the challenges currently facing the housing sector. 	<ul style="list-style-type: none"> • Excellent working knowledge of the arrears recovery process from beginning to end across a range of tenures, with experience of working in a demanding customer service environment.
Skills	<ul style="list-style-type: none"> • Good administrative, organisational and planning skills with an ability to acquire knowledge and grasp new concepts quickly. • Focused/target driven and thrive in a highly performance driven environment. • Demonstrate passion around customer service in order to provide the highest possible service. • Well-developed questioning, listening, influencing & negotiating skills. • Be a strong communicator with a high level of attention to detail and enjoy working as part of a fast-paced debt recovery team. • Able to exceed targets and deadlines whilst working under daily pressure. 	<ul style="list-style-type: none"> • Ability to be able to work in an agile working environment. • Have a positive, flexible and can-do attitude in a challenging income collection environment. • Understand how to achieve value for money outcomes.
Experience	<ul style="list-style-type: none"> • Demonstrable experience of delivering customer service excellence • Experience in dealing with difficult customers, some of whom may be demanding/vulnerable. 	<ul style="list-style-type: none"> • Experience of attending County Court to present rent possession claims.
Qualifications/Education	<ul style="list-style-type: none"> • GCSE Maths and English (or equivalent) 	<ul style="list-style-type: none"> • Housing Related Qualification

People Management Responsibility?	This role has no line management responsibility
Budgetary Responsibility?	This post has no budgetary responsibility
Key Relationships (internal/external)	Will be the key operational contact for Your Housing Group working with residents in regard to their rent and service charge accounts, liaising with property management & Your Response teams including contact centre, income and money advice, Housing Benefit, DWP, County Courts and other third party agencies.

Safeguarding of Children Young people and Vulnerable Adults

Your Housing Group is committed to safeguarding and promoting the welfare of children, young people and vulnerable adults and expects all staff to share this commitment. As a Your Housing Group employee, it is your responsibility to attend safeguarding training in accordance with YHG safeguarding training strategy and to be aware of and work in accordance with the YHG safeguarding policies and procedures and to raise any concerns relating to such procedures which may be noted during the course of duty.

Key Role Performance Indicators

1. Achieve the average number & value of payments taken per month.
2. Achieve year end arrears patch performance target.
3. 100% compliance with pre-action protocol in all cases escalated to court or eviction.
4. Achieve a minimum quality score of 90% across all channels (Telephony/Email/Letter)
5. Customer Satisfaction Score of 90% or above for contact handling.
6. 100% of contacts recorded accurately on Orchard/CRM.
7. Zero complaints upheld regarding the services you have provided.
8. Ensure 100% of cases in receipt of Universal Credit, exceeding 2 months' rent arrears are in the managed landlord payment process.

Date Role Profile Created/Updated:	November 2018
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