

# Job Description

<b>Job title:</b>	Income and Arrears Officer
<b>Reports to:</b>	Senior Leasehold & Homeownership Officer
<b>Responsible for:</b>	No Direct line management responsibility

## Role Overview

We make moments that matter by truly caring about our customers and ensuring they are at the heart of everything we do.

Like us, you are committed to exceptional customer service, and working hard to ensure our customers feel valued, heard, and supported. We deliver affordable homes and build better futures by actively listening to the needs and aspirations of our customers. We work to create communities where people feel safe, secure, and empowered. By fostering open communication, offering tailored services, and continually striving for excellence, we all aim to build lasting relationships that go beyond housing – enhancing lives and contributing to thriving, vibrant communities where everyone can feel good to be home.

As an Income & Arrears Officer, you will be the point of contact for leaseholder and homeowner customers experiencing financial difficulties or arrears. You will play a key role in managing and recovering income, including rent and service charges, while contributing to the financial resilience of the organisation. You will work to targets and performance indicators, ensuring arrears are managed effectively and reduced. You will collaborate with internal and external stakeholders, engage with customers empathetically, and work in line with regulatory requirements to deliver exceptional service.

## Core Values Alignment

We live and breathe our values. We are Smart, Driven, Caring, and Inclusive. Our colleague and leader competency framework underpins this and helps provide focus and clarity around the behaviours and attributes that are expected at Accent. Our focus on value for money ensures that we continue to spend wisely, work productively and make the best use of our resources. This is all about how we do things: it's what we expect everyone to embrace and work towards in their roles.

As part of the Leasehold & Homeownership team, you will embody Accent's values by maintaining a customer-first approach. You will work with empathy and professionalism, ensuring income recovery processes are fair, efficient, and transparent. Your ability to communicate clearly and build trust with customers will be critical in reducing arrears and supporting homeowners through difficult times. You will continually seek to improve processes and collaborate with other teams to achieve shared goals, contributing to Accent's mission of building stronger communities



## Key Responsibilities and Duties

- Act as the primary contact for homeowners and leaseholders experiencing financial difficulties, ensuring effective communication and timely income recovery.
- Work towards key performance indicators and targets to reduce arrears and contribute to the financial stability of the organisation.
- Collaborate with internal teams and external partners, including lenders, debt charities, and statutory bodies, to maximise income collection and support customers in managing their financial obligations.
- Engage with customers to understand their financial circumstances and provide tailored support, demonstrating empathy and professionalism throughout the process.
- Maintain up-to-date knowledge of leases, titles, and regulations to inform decision-making and ensure compliance with legal and best practice requirements.
- Ensure systems are kept accurate and up to date, enabling effective reporting and decision-making.
- Contribute to improving income recovery processes and suggest enhancements to better serve customers and meet organisational goals.
- Respond to customer complaints and issues in a timely manner, ensuring lessons are learned and service improvements are implemented where needed.
- Strengthen the Accent brand by ensuring all interactions with customers and partners reflect the organisation's commitment to excellence and professionalism.
- Work flexibly to meet the demands of the role, including occasional travel and adapting to changes in sector regulations and customer needs.

## The must haves:

- Previous experience in income collection or account management, with a focus on customer service.
- Ability to meet targets while providing empathetic support to customers facing financial difficulties.
- Strong communication and interpersonal skills, with experience collaborating with external partners, including statutory bodies and third-sector organisations.
- Knowledge of lease agreements and relevant regulations related to income recovery.
- Excellent organisational skills, with the ability to prioritise tasks in a high-volume, fast-paced environment.
- Proficiency in Microsoft Office (Word, Outlook, Excel).
- Full UK driving licence and access to a vehicle for business use.

## The added extras:

- Experience in housing or property management, particularly within a housing association context.
- Ability to work flexibly across multiple locations to meet the needs of the service.

This role description highlights key responsibilities but is not exhaustive. Colleagues will agree on priorities with their Line Manager and are expected to work flexibly, supporting the team and working collaboratively across teams to deliver outstanding results for our customers. Working together as one team is our norm at Accent and reflects how we achieve success and meet the organisation's evolving needs.

We work flexibly and on an agile basis. We design our work around the customer with the focus being on ensuring we deliver the best possible service to our customers and to the best of our abilities. How and where you work will be agreed with your line manager to achieve the best outcome for both the organisation and for you, wherever possible.