

LONDON BOROUGH OF LEWISHAM

JOB DESCRIPTION

Designation: Corporate Debt Collection Officer **Grade:** SO1

Reports to (Designation): Corporate Debt Team Leader **Grade:** PO2

Directorate: Customer Services **Section:** Revenues

Main Purpose of the job:

To investigate and assist with the efficient and effective collection and recovery of debts and other income owing to the Council. To maximise collection of income in accordance with financial procedures and statutory regulations. To prepare and present cases on behalf of the council at court as required.

Summary of Responsibilities and Personal Duties:

Deliver the service as directed by the Corporate Debt Collection Team Leader / Manager with regard to the efficient and effective collection, and recovery of income in accordance with legislative requirements and the Division's service objectives. To provide a high standard of service to the council's customers.

1. Provide guidance, advice and support to service users in relation to queries concerning collection of overpaid housing benefit and sundry debts.
2. To support and mentor less experienced staff, giving advice and guidance as required.
3. Advise customers of the recovery action to be taken if debts are not paid. Ensure all action is taken to maximise collection via enforcement legislation and external agencies and to negotiate payment plans for outstanding arrears.
4. Advise customers on the legislative framework upon which the service charge is levied or, on which the overpayment has been created, for all debt types.
5. Take steps to trace debtors using a range of methods.
6. Identify and submit irrecoverable debt for write-off in line with delegated powers, audit requirements and internal procedures, including VAT journals.
7. Comply with procedures to maintain an accurate database, updating debt records, managing account workflows, and to fulfil audit requirements meet/exceed internal and external targets.
8. Access other relevant computerised databases, including Ash, Oracle, Academy, and Controcc /IAS etc. to extract relevant information and maintain accurate customer records.
9. Deal with various exception reports, ensuring that records are accurate and up to date.
10. Prepare, submit and monitor missing payment requests, ensuring timely responses in accordance with agreed procedures.
11. Reconcile accounts and prepare detailed statements.
12. Prepare case files for the debtors panel consideration.

13. Prepare refunds in cases where appropriate.
14. Deal with debts in accordance with agreed timescales and those dictated by legislation.
15. Prepare and deal with cases for proceedings in the County Court and Magistrates Court.
16. Deal with cases of Insolvency and prepare and present proceedings for Insolvency. Ensure information is passed to the Receiver as required. Maintain accurate records of all insolvency cases.
17. Prepare and arrange appropriate authorisation of all paperwork for payment of all enforcement related invoices.
18. Pursue debts up to and including legal action and deal with queries arising from legal action. Prepare all court documentation including Orders for Recovery, Bailiffs Warrants, Charging Order Applications, and Attachment of Earnings. Deal with County Court officials as and when required.
19. Represent the council and conduct hearings on behalf of the Council at the County Court, Magistrates Court and High Court as required.
20. Maintain close contact with the County Court, the High Court, the Magistrates Court, Debt Collection agents, the bailiffs and other relevant bodies as required.
21. Ensure that cases passed to debt collection agents and bailiffs are accurately and correctly administered, updated and reconciled. Act as the primary point of contact with debt collection agencies and bailiffs. Monitor and report on the debt collection agents and bailiffs performance.
22. Ensure all action is taken in line with legislation, financial procedures and the recovery timetable
23. Assist the Corporate Debt Collection Team Leader / Manager to review the performance of debt collection agents and enforcement agent contracts and or, SLAs.
24. Liaise with and instruct enforcement agents and debt collection agents on the appropriate course of action to ensure effective debt collection. Manage and monitor their performance and report any deficiencies to management.
25. Have regular contact with customers on contentious issues regarding outstanding debts. Make decisions regarding court action, enforcement agent and debt collector action, bankruptcy, charging orders, attachments to earnings and benefits, using discretion within agreed policy guidelines.
26. Deal with difficult and complex queries including complaints by correspondence, telephone, interview and electronically, ensuring timely accurate, appropriate responses and suggesting remedial action where weaknesses in service delivery is identified.
27. Raise and pursue disputes with service areas, and ensure responses are received in accordance with financial regulations.
28. Instruct service areas where appropriate to stop services, and to request invoices are 'written-back' in accordance with Financial Regulations.
29. Undertake visits to debtors at their business and home addresses as and when required.
30. Prepare and maintain all necessary records and paperwork and produce statistical reports as required.
31. Maintain a comprehensive knowledge of all-relevant legislation, procedures and technology for various debt types. Maintain accurate IT records on Ash, Oracle and related systems.
32. Prepare and submit applications for Public record office searches.

33. Take responsibility of own personal and professional development.
34. Assist the Team Leader to design, implement and deliver internal and external training as required, satisfying business, service and personal development.
35. Assist the Team Leader to review all relevant working procedures as required.
36. Ensure all action is taken to detect and prevent internal and external fraud.
37. Carry out the duties of the post with an understanding of and commitment to customer care. Implement the Council's and Department's customer care and Equal Opportunities policies.
38. Take positive action to promote the take up of benefits where appropriate.
39. Carry out the duties of the post with due regard to the General Data Protection Regulations and keep abreast of the regulations.
40. Liaise with relevant departments of the Council and maintain contact as required with strategic partners, relevant bodies, County Courts, and members as and when required.
41. Comply with Health & Safety Policies and practices, ensuring that safe working practices are adhered to.
42. Assist in carrying out the Council's environmental policy within the day to day activities of the post.
43. Undertake any other duties and responsibilities, including working in other areas of Public Services, as may reasonably be required commensurate with the grade.

Internal Contacts: These include;

Housing Benefit Department, Council Tax and other Corporate Finance Sections, Lewisham Homes Revs & Bens IT, Legal Department, Audit and Investigation Department, Other staff within the organisation.

External Contacts: will include;

Financial Reps/Advocates, Solicitors, Court Services, Bailiffs, Partnership Organisations, Representatives of other Government departments, Department for Works and Pensions Managers, Internal / External auditors, Software partners, NHS Clinical Commissioning Groups, Insolvency Service, Debt Collection Services, Other Local Authorities and County Councils

To carry out the duties of the post with due regard to the Council's relevant codes and procedures.

All employees are required to participate in the Performance Evaluation Scheme (PES) and to undertake appropriate training and development identified to enhance their work.

Undertake other duties, commensurate with the grade, as may reasonably be required.

Consideration will be given to restructuring the duties of this post for a disabled postholder

THIS JOB DESCRIPTION MAY NEED TO BE AMENDED BY THE DIRECTORATE TO MEET THE CHANGING NEEDS OF THE SERVICE.

Number of fully managed staff: 0

Title:	Grade	No of posts
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Number of partially managed staff:

Title:	Grade	No of posts
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Corporate Debt Collection Officer SO1 Nov2018

PERSON SPECIFICATION

JOB TITLE: Corporate Debt Officer

POST NO:

DEPARTMENT: Revenues

GRADE: SO1

Note to Candidates

The Person Specification is a picture of the skills, knowledge and experience needed to carry out the job. It has been used to draw up the advert and will also be used in the shortlisting and interview process for this post.

Those categories marked 'S' will be used especially for the purpose of shortlisting.

Please ensure that Equality and Diversity issues are addressed specifically in relation to the role for which you are applying when addressing the requirements of this person specification where appropriate.

If you are a disabled person, but are unable to meet some of the job requirements specifically because of your disability, please address this in your application. If you meet all the other criteria you will be shortlisted and we will explore jointly with you if there are ways in which the job can be changed to enable you to meet the requirements.

Equality & Diversity

Awareness of and a commitment to Equality of Access and Opportunity in a diverse community **S**
Understanding of how equality and diversity relates to this post **S**

Knowledge

Knowledge of all legislation and issues relating to debt recovery and enforcement.

Knowledge of County Court proceedings for the recovery of unpaid revenue.

Knowledge of sundry debtors computer systems

Knowledge of Welfare Rights issues

Aptitude

Engage with other organisations in order to fulfil legislative changes affecting enforcement of revenue.

Supervise, motivate and monitor junior staff

Prepare reports of a complex, factual and confidential nature

Assess individual customer circumstances

Skills (Skills can only be used as shortlisting criteria if the skill is to be tested)

S+T

Excellent communication skills including the ability to liaise with external bodies and represent the council at court.

Excellent debt negotiation skills

Excellent administrative and organisational skills

Computer skills to update the council's records accurately

Experience

Monitoring targets and performance, collating information and analysing statistical data for input into management reports.

S

Working in a debt collection, benefit recovery or similar environment

Dealing with customers enquiries by letter, telephone or in person

S

Working accurately under pressure within tight timescales

S

Experience of dealing with challenging customers	S
Conducting hearings on behalf of the council	
Experience of preparing statistical information, interpret legislation, produce reports and respond to complaints.	S+T

General Education

Good level of literacy and numeracy

Personal Qualities

Flexible
Positive attitude towards change
Commitment to provide a high quality service
Able to work on own initiative under pressure

Circumstances

May be required to accompany manager when visiting clients

DBS Disclosure Required?	No	Basic	☒	Enhanced
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(Tick as appropriate – guidance available from your HR Advisor)

Physical

Generally candidates must meet the standard Lewisham requirements for the post