



HILLINGDON

LONDON

Job Profile

JOB TITLE:	Debt Recovery Visiting Officer
GRADE:	SO2
POST NO:	TBC
JOB TIER:	Tier 5 (non-management)
DBS CHECK:	Standard
DIRECTORATE:	Corporate Services
SERVICE:	Counter Fraud Team

REPORTING STRUCTURE

Reports to:	Debt Recovery Team Leader
Direct Reports:	Nil
Indirect Reports:	Nil

ROLE PURPOSE:

Part of a team, that is supporting a wider Corporate Programme to reduce debt and support vulnerable residents through debt prevention. The team will provide a professional, risk-based service to the Council and its stakeholders through financial recovery and identifying vulnerable residents that are in need of financial support.

The role is responsible for effectively and suitably collecting debt owed across multiple Council Services by visiting residents and/or businesses, conducting due diligence and affordability checks to understand circumstances and appropriate payment options.

Job Description

1. Resident & Community Contribution

- To demonstrate understanding of the Council's *Customer Care Standards* and ensure that these standards are met in order to deliver the Council vision of 'putting our residents first'.
- Support the Council's policies that Govern debt recovery.
- Identify residents that are vulnerable financially and work with relevant Council services, charity sector and advice services to provide support.

2. People Management

- No direct supervisory responsibility however may be required to provide advice and guidance to colleagues as well as assisting in induction and training of peers and new employees.

3. Operational Service Delivery

- Responsible and accountable for the efficient and effective management of an individual complex caseload, making decisions and carrying out work actions as directed by the Counter Fraud Manager and Debt Recovery Team Leader.
- Ensure all decisions are proportionately made with common sense and sound judgement, supported with lawful grounds and within Council policies.
- Maintain a current and in-depth knowledge of relevant Acts, codes of practice and local policies.
- Conduct visits to debtors' homes or business premises to encourage payment and negotiate affordable repayment plans.
- Explain council recovery processes and legal implications clearly and professionally to those that are in debt.
- Gather income and expenditure details to support the determination of value for payment plans.
- Maintain accurate visit records and update appropriate Council systems in a prompt manner.
- Prepare detailed reports on outcomes and recommendations for further action.
- Ensure lone working procedures and personal safety protocols are followed at all times.
- Recognise and respond appropriately to vulnerable customers, referring to specialist support services including the charity sector, Council Services and other Government led schemes.
- The ability to work out of hours on a regular basis as part of the business need.

4. Service Planning & Development

- Maintain knowledge of the current Team Plan and understanding of own contribution in order to ensure delivery of this plan.
- Assist in the development of the service through participation and contribution to team meetings.
- Implement updated working practices to ensure that the service maintains a 'commercial' approach to its activities and adopts best practice wherever possible.
- Support the Management team in the development and implementation of new ways of work to provide more efficient and effective service.

5. Financial & Resource Management

- Demonstrate cost-consciousness and identify any cost effective changes to own way of working.
- To ensure all purchasing and procurement is conducted in line with the corporate guidelines with appropriate use of the Council's financial systems.

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6. Service Improvement

- Identify and suggest any improvements to current ways of working in order to deliver a more efficient and effective service for customers.

7. Contacts

- Develop and maintain good working relationships with recovery colleagues and officers of the council to ensure maximisation of information sharing expertise on all relevant matters and developments for the benefit of the services.
- Develop and maintain working relationships with other authorities, professional bodies and relevant outside organisations to maximise the effectiveness of the services.

8. Additional Responsibilities

- Complete other reasonable tasks in order to fulfil role purpose or as instructed by management.
- This profile/JD is not intended to be exhaustive list of duties the post holder will carry out. Other reasonable duties commensurate with the level of the post, including supporting emergency and priority situations will form part of this role.

9. Key Performance Indicators

- Adherence and knowledge of Recovery KPIs as reported to the Council's Corporate Management Team.
- Compliance with KPIs as documented and agreed within annual Performance and Development Appraisal (PADA).

Person Specification

This person specification will be used for recruitment to this vacancy in LBH. It will form the basis of the application form, and candidates will be also assessed against aspects of this person specification at interview.

1. QUALIFICATIONS (list)	ESSENTIAL ✓	DESIRABLE ✓
A qualification in debt management, debt best practice or Money advice.		✓
Educated to GCSE standard or Equivalent.	✓	
Maintain professional Accreditation by conducting, recording and maintaining Continuous Professional Development (CPD).	✓	
2. STATUTORY or ROLE SPECIFIC REQUIREMENTS (describe)	ESSENTIAL ✓	DESIRABLE ✓
Full driving licence and access to a vehicle with suitable insurance cover for business use.	✓	
Willingness to work flexibly, including travel to a variety of locations in the borough, work during outside of normal business hours regularly and participate in cover during Council office opening hours.	✓	
3. EXPERIENCE (describe)	ESSENTIAL ✓	DESIRABLE ✓
Demonstrable experience in working with vulnerable clients.	✓	
Experience in report writing to a broad readership and note taking.		✓
Experience in visiting residents from a public sector perspective.		✓
Experienced and effective communicator, engaging with individuals under a diverse range of circumstances and in contentious situations.	✓	
Experience in conducting lines of enquiries to support decision making.		✓
Experience in negotiating with a third party to achieve the best outcome for all involved.	✓	
4. KNOWLEDGE & SKILLS (list)	ESSENTIAL ✓	DESIRABLE ✓
Knowledge of GDPR/relevant Data Protection legislation and an understanding and appreciation of the importance of maintaining confidentiality.	✓	
Ability to keep accurate and complete records, fully embracing Technology, Digital and Business Intelligence.	✓	
Commitment to complying with the Health and Safety regulations associated with the post.	✓	
Understanding of civil law and its application to debt recovery.		✓

Ability to apply a creative mindset to problem solving, to question any assumptions that may have been made and back up decision making through information and fact.	✓	
Understanding of localised procedures and practices that are in place to support financial vulnerable residents including support services and grants available.		✓
Knowledge of payment options available to encourage debtors to pay including the setting up of payment plans, online payments and direct debits.		✓

Our values

Respect

We appreciate what makes us different and include everyone.

- We recognise that we all have unique talents, skills and experiences.
- We provide a professional service to our residents and colleagues and lead by example.
- We celebrate diversity and ensure our working practices are inclusive.

Collaborative

We believe in the power of working together.

- We work collaboratively as one council.
- We promote creativity and innovation to improve outcomes for all.
- We recognise the strength of sharing knowledge and experience.

Efficient

We deliver the best possible outcome by carefully managing our resources.

- We are empowered to deliver the most efficient outcome.
- We harness new technology and tools to deliver our services efficiently.
- We look after our finances and maximise value for money for residents.

Integrity

There is no gap between what we say and do.

- We choose what is right over what is easy.
- We trust and support each other to get the job done.
- We are responsible and accountable for our actions, both good and bad.

Open and honest

We are transparent in the actions and decisions we take.

- We provide a safe space to have truthful discussions in a positive way.
- We encourage constructive feedback without fear of judgement.