



# HILLINGDON

LONDON

## Job Profile

August 2025

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<b>JOB TITLE:</b>	Income Maximisation Officer
<b>GRADE:</b>	SO2
<b>POST NO:</b>	Post specific
<b>JOB TIER:</b>	5 (Non management)
<b>DBS CHECK:</b>	Basic
<b>DIRECTORATE:</b>	Homes and Communities
<b>SERVICE:</b>	Homes and Neighbourhoods
<b>Reports to:</b>	Income Maximisation Manager
<b>Direct Reports:</b>	Nil
<b>Indirect Reports:</b>	Nil

### **ROLE PURPOSE:**

The Income Maximisation Officer will be responsible for maximising rental income to the Council and minimise rent arrears. Ensure compliance with all relevant legislation, policy and guidance, and deliver a customer focused rent collection service.

Contribute to the collection of the annual rent debit of £80m from the Council's social housing stock of approximately 10,200 homes.

Working extensively with a range of internal and external partners to maximise the potential for rent due to be paid and to minimise the potential for debts to escalate necessitating formal enforcement action to be taken.

Adopting a proactive approach to arrears collection by utilising early intervention and prevention mechanisms. Conduct an in-depth assessment of tenants to understand their situation, with a focus on rent recovery.

Working collaboratively with the Manager and the team to implement, and promote modern working methods, integrating new technologies that enhance the tenant experience and drive efficiencies.

## A . Job Description

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### 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 provision of an efficient, effective and resident focused service to tenants.
- Support resident engagement and use of 'self-service' options across Residents and Neighbourhoods as an integral part of the rent collection and recovery function.
- Contribute to the delivery of the five commitments to residents from the Council Strategy.

### 2. People Management

- No direct supervisory responsibility however there may be a requirement to assist in induction and training of peers and new employees.

### 3. Operational Service Delivery

- Maximising income by effectively identifying and managing arrears cases, taking early action and providing advice on income maximisation and the range of payment methods and instalment options.
- Deliver an effective risk-based rent account monitoring regime which supports compliance with operational practice, full use of Northgate Analytics, learning and income maximisation.
- Engender an ethos of 'Rent First' with own caseload, and across Housing Management.
- To promote a payment culture through all contact with tenants.
- To monitor all tenants transitioning to Universal Credit (UC) ensuring that regular rent payments are maintained and that arrangements are in place to reduce the potential for arrears escalation.

- Develop and maintain positive working relationships with Department for Work and Pensions (DWP) to support the claimant journey and positively impact rent payment obligations.
- Generate robust exit strategies as an integral part of securing time limited 'alternative payment arrangements'.
- Assist and support vulnerable tenants and households who are 'at risk' of tenancy failure due to unmet support needs. Act as a 'Beacon of Awareness' by drawing in appropriate services as part of a 'wrap around approach' which supports tenancy sustainment through proactive and creative approaches to problem solving.
- Identify 'at risk' tenancies and liaise with the Tenancy Sustainment Officer's to put in place a more tailored person-centred approach which includes the engagement of more specialist support providers and money advice services where required.
- Work with Tenancy Sustainment Officer's to help to identify cases of hoarding disrepair, illegal occupation, succession, fraud and property abandonment within the managed housing stock. All of which can impact rent collection. Work in line with operational practice and Service protocol as part of a collaborative approach to managing risk, safeguarding tenants, and ensuring compliance with tenancy obligations.
- Monitor / oversee decants in liaison with other service teams to ensure tenants are well supported, expectations are managed, any rental charges are collected, and void property times are minimised.
- Deliver approaches to income recovery which ensures interventions take place at an early stage to help at-risk tenants retain a secure home while meeting the responsibilities of their tenancy agreement, across all tenure types in management.
- The delivery of rent recovery processes from non payment to eviction process (end-to-end process) ensuring there is early contact made with residents to address non payment.
- Make effective use of the Probationary and Flexible (fixed term) tenancy regime to secure rental income. Bring forward cases for 'probationary tenancy case review' in a timely fashion and contribute effectively to the opportunities presented by the formal review of fixed term tenancies.
- To be persistent in the engagement of individuals who are hard to reach by using assertive, creative and practical engagement strategies.
- Proactively monitor all Use & Occupation casework within area of responsibility, ensuring progression of cases to positive outcomes evidenced by good quality file notes, reduced income loss and best use of the Council's available housing stock.

- Proactively monitor all casework within area of responsibility where a death and or a likely succession is to take place, ensuring progression of cases to positive outcomes evidenced by good quality file notes, reduced income loss and best use of the Council's available housing stock.
- Keep abreast of changes in court procedures and protocols to positively influence own work when submitting any pre action protocol proformas.
- Establish payment plans tailored to the tenant's financial situation, ensuring they align with established policies and procedures.
- To provide accurate information to all tenants and work with the Welfare Benefits Officer's to ensure that take up of housing and other benefits are maximised.
- Handle cases involving vulnerable clients with sensitivity, ensuring their needs are met with care and respect.
- Address account enquiries promptly, offering thorough support and guidance.
- Adopt a multi-disciplinary and agency approach as part of account management in order to maximise the potential for successful tenancies.
- Attend case conferences, review meetings and other meetings as required to maximise the potential for successful tenancies and income maximisation.
- Maintain timely and concise case records and written reports that evidence the work undertaken and the progress achieved securing compliance with tenancy conditions and securing successful tenancies. Ensure all data is held in compliance with data protection and GDPR requirements.
- To ensure that monitoring and statistical information regarding casework undertaken is up to date and available.
- Undertake risk assessments such as DASH for victims of domestic abuse and identify a range of suitable and effective control measures to mitigate the risks associated with tenancy failure.
- To maintain an up to date knowledge of relevant law, policies and procedures relating to rent recovery.

#### **4. Service Planning & Development**

- To contribute to the development and implementation of the Team Plan and understand how the Income Maximisation Officer's role can support the delivery of the plan and broader strategic service objectives.
- Identify and support changes to documented operational practice including use of Northgate Analytics to reduce arrears of rent.

- To participate in rent account supervision and monitoring arrangements to ensure that desired outcomes are being met and to improve effectiveness in the role.
- To contribute to the development, design and implementation of new policies and processes within team and more broadly across the Homes and Neighbourhoods Service as appropriate.

## **5. Financial & Resource Management**

- Ensure all expenditure related to the role is conducted in line with corporate guidelines.
- Ensure reconciliation of rent and charges to the rent accounts.
- Assist with the financial year-end process, ensuring rents and other charges to residents are accurate and meet regulatory standards.
- Recognise the potential for transferring costs and liabilities onto other services and respond by adapting and tailoring support to contain pressures.
- Be financially conscious and ensure that spending and resources are managed efficiently. This includes managing time, avoiding unnecessary waste, to reduce financial impact.

## **6. Service Improvement**

- Actively participate in the implementation of improvement initiatives and change programmes using the Council's project management, service improvement methodologies and operating model.
- To identify and suggest any improvements to current ways of working in own team and across Homes and Neighbourhoods in order to deliver a more efficient and effective service for residents and other service delivery teams and to deliver Regulatory compliance.
- To keep up to date on research, policy and practice developments in the context of income management through personal study and attendance at seminars or training.
- Contribute to the Council's transformation agenda, leading by example and inspiring others to embrace change.
- To participate in the implementation of initiatives to improve rent recovery performance.
- Encourage tenant feedback to aid the analysis of performance to help shape the strategic direction of the service by recommending changes to Manager to drive service improvements.

## **7. Contacts**

- Council wide where appropriate in particular to engage with Housing Benefit, Adult Social Care & Health and Children's Services.
- External agencies and partners including; DWP, health services, Probation, voluntary and independent service providers and Citizens Advice Bureau, and Regulator of Social Housing.

## **8. Additional Responsibilities**

- Act as a resource across the service in relation to the provision of income management services and access to associated advice and support services.
- Adopt the professional characteristics of people working within the Housing Management Service as reflected in the Chartered Institute of Housing Professional Standards.
- Contribute to the outcomes on the Housing and Homelessness Prevention and Rough Sleeping Review Strategies.
- Complete other reasonable tasks in order to fulfil role purpose or as instructed by management.

## **9. Key Performance Indicators**

- Maximising the income to the HRA by keeping tenants in their own homes and reducing the number of tenancies that fail due to non-payment of rent, preventing 'drift' into more expensive services and more intensive levels of support.
- Adding value and securing positive outcomes through increased contact with residents within their own homes.
- HRA Arrears and debt profile against target.
- Temporary Accommodation / B&B arrears and debt profile against target.
- Uplift in debt against target for all live UC claimants.
- Quality record keeping.
- Work closely with the manager to monitor the timely resolution of resident issues, ensuring that concerns are addressed promptly and effectively.
- Contribute to individual and team performance targets, make suggestions for service improvements to ensure the delivery of excellent housing services, which deliver value for money.

- Contribute to the delivery of the Tenant Satisfaction Measures (TSMs).
- Deliver the agreed Personal Appraisal Goals.

**This profile and job description is not intended to be an 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.**

## B . P e r s o n S p e c i f i c a t i o n

### Income Maximisation Officer

This person specification will be used for recruitment to this vacancy of **Income Maximisation Officer** 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.

<b>1. QUALIFICATIONS</b>	<b>ESSENTIAL</b> □	<b>DESIRABLE</b> □
Hold an appropriate qualification in a relevant NVQ, Diploma, relevant degree or experience.	□	
A good standard of education with English & GCSE grade A-C or equivalent	□	
Evidence of continuous professional development.		□
<b>2. STATUTORY or ROLE SPECIFIC REQUIREMENTS</b>	<b>ESSENTIAL</b> □	<b>DESIRABLE</b> □
Ability and willingness to attend out of hours and visits to meet the needs of residents and the service.	□	
Full driving licence and use of a vehicle at all times.	□	
<b>3. EXPERIENCE</b>	<b>ESSENTIAL</b> □	<b>DESIRABLE</b> □
Demonstratable experience of delivering rent arrears recovery services across a range of	□	
tenancy types within a social housing setting. creative and innovative solutions where individuals are unable to comply with the financial aspects of their tenancy obligations.	□	
vulnerability in the context of delivering income management services	□	
Proven ability to sign-post and help tenants to financial education and inclusion services, and	□	

training and employment opportunities.

Proven ability to respond effectively proportionately to ensure compliance with tenancy obligations.	<input type="checkbox"/>	
the risk factors associated with tenancy failure.	<input type="checkbox"/>	
collaborative approach to problem solving involving a wide range of providers and disciplines. services which are tailored to the needs of individuals.	<input type="checkbox"/>	
	<b>ESSENTIAL</b> <input type="checkbox"/>	<b>DESIRABLE</b> <input type="checkbox"/>
Demonstratable sound knowledge and of Housing, Landlord & Tenant legislation and welfare applicable to rent collection within a social housing setting.	<input type="checkbox"/>	
tenancy sustainment and the principles of prevention, early intervention and cost avoidance. translate them into positive outcomes for tenants in response to multiple debt issues and underlying needs.	<input type="checkbox"/>	
knowledge base of the Regulator for Social Housing Framework.	<input type="checkbox"/>	
Sound knowledge of the actions and standards must be evidenced to meet the requirements of the pre-court protocol.	<input type="checkbox"/>	
Ability to prioritise own workload effectively and sensitively and calmly with challenging residents.	<input type="checkbox"/>	
engaging with hard to reach individuals to secure positive outcomes.	<input type="checkbox"/>	
Word, Excel, PowerPoint and an ability to use specific software. procedures, and policies relating to income management, including the legal and regulatory requirements and the risks of non-compliance.	<input type="checkbox"/>	
Ability to communicate effectively in a wide variety situations using a collaborative style which secures positive outcomes.	<input type="checkbox"/>	
Understanding of risk assessing victims of Abuse using the DASH Framework. Or willingness to attend training to gain the experience.	<input type="checkbox"/>	

## **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.