CREATING
COMMUNITIES
TOGETHER

SOUTHERN HOUSING

Customer Accounts Officer

Our vision is to create communities where everyone has a safe home in a place where they're proud to live. We're big and we're local. Residents are at the heart of all we do and we use our size to influence positive change in the areas where we operate.

It's also about living our values which are at the **HEART** of what we do. All colleagues are expected to demonstrate a commitment to our values through their behaviours, actions, and words on a daily basis. As a valued member of the Southern Housing Team, you'll embrace our Values to inspire others as well as yourself to be

- **H**onest
- **E**fficient
- **A**ccountable
- **R**espectful
- **T**rusted

You'll demonstrate our HEART values in your behaviours. You'll:

- Be authentic, open, and transparent in your actions and words.
- Believe that by working together we accomplish more, and work hard every day to improve services, efficiency, and value for money.
- Take responsibility for delivering excellence and own your own actions.
- Embrace difference, and put our residents, colleagues and our partners are at the heart of all you do.
- Do what you say you will and be relied upon to keep your promises.

And, of course, show commitment to our approach to Equality Diversity & Inclusion, Health & Safety, Compliance and Code of Conduct policies and practices within Southern Housing.

Purpose of your role

Reporting to a Customer Accounts Team Manager, you'll deliver a high-quality arrears collection service for Southern Housing residents, former residents, and homeowners. You will maximise revenue collection through prompt and consistent arrears management and debt recovery.

You'll contribute to our strategic objectives by achieving team and individual targets.

The location

You'll be based at one of our main offices in either Croydon or Sittingbourne, with the option for working in a hybrid way when appropriate and as agreed with your manager.

What you'll be doing:

- Manage a range of accounts which may include homeowners, social tenures, former and sundry debt, and commercial and market tenures.
- Working to balance our belief that rent should be paid with our corporate aim to sustain tenancies.
- Provide excellent service in every customer contact.
- Respond to and initiate high-volume customer contact through a range of different channels.
- Contribute to our arrears targets by achieving your own personal KPIs.
- Where appropriate for non-payment, make use of legal and enforcement tools in line with our policies and procedures.
- Provide information, advice and solutions to customers experiencing arrears, in consideration of their personal circumstances. Take ownership using all available resources/tools including financial statement, affordable agreements, benefit support, taking payments, setting up Direct Debits.
- Liaise with other teams including Housing, Social Impact, ASB, Legal, Disrepair and Lettings on complex cases and sustaining tenancies.
- Work with relevant Local Authorities, Department of Work and Pensions and other agencies to resolve queries, maximise income and minimise delays.
- Refer residents for specialist advice such as budgeting, debt management, personal benefits as necessary.
- Work proactively with residents and other teams to minimise the debt before the end of a tenancy.
- Build and maintain effective working relationships with 3rd party collection agencies to maximise income.
- Prepare cases for write off in line with write off policy and delegated levels of authority.
- Liaise with and track mortgage lenders to secure payment.
- Manage accounts in line with the FCA guidelines and conduct rules.
- Embrace and promote our culture, HEART values and behaviours.

What you'll need:

- Ability to build and maintain specialist knowledge for effective arrears management.
- Good communication skills (written and oral) including a strong telephone presence.
- Drive to achieve wide-ranging KPIs and provide a first-class service.
- Self-motivated and able to organise and prioritise high volume workloads.
- Good negotiation and influencing skills.
- Excellent customer service and complaint handling skills.
- Patience, tolerance, and resilience to deal with challenging conversations.
- Good listener with the ability to effectively apply the knowledge gained.
- Able to build collaborative relationships and work productively across teams and external bodies.
- Flexible and adaptable to changing work demands.