



Job Description

Job Title:	Digital Debt Officer
Grade:	Grade 5
Section:	Debt Team
Reports to:	Senior Debt Officer
Responsible for:	None

The Job

Is to:

- utilise digital channels to deliver an on demand, customer focused service that effectively supports the recovery and pursuance of all debts owed to WDH, specifically focusing on the negative visits report and out of district tenant contact;
- ensure that the Debt Recovery Service delivers high quality customer focused services in a consistent manner in accordance within financial standing orders, policy and procedures and within service standards identified in the Customer Charter and Service Delivery Plans; and
- provide support, assistance and direction to housing employees across the district.

The Bigger Picture

You will:

- support WDH's Vision and corporate objectives;
- contribute to continuously improve levels of customer satisfaction;
- deliver services in a manner which supports WDH's brand and enhances the organisation's reputation;
- Achieve the standards set within the organisation competency framework
- need to be fully aware of appropriate legislation and comply with organisational policies and procedures;
- ensure that all work is compliant with WDH's approach to equal opportunities, data protection, human rights and confidentiality;
- be required to undertake your duties at any location throughout the district, dependent on the needs of the service; and
- perform any other duties as directed by the line manager that are appropriate to the grade and overall purpose of the job.

The Day to Day

Due to the ever-changing environment your duties may include, but are not restricted to, the following.

You will:

- contact customers via telephone and other digital channels to pursue debts outstanding to WDH and work collaboratively with tenants to determine repayment of debts in line with their financial circumstances;
- process payments via the telephone in respect of any debts owed to WDH services by means of credit/debit card;
- identify and support tenants to seek and apply for grants which may improve their financial welfare using digital channels/ telephone;
- advise and support tenants on delayed or complex housing benefit matters including housing benefit overpayments and Universal Credit issues.
- advise tenants regarding benefit entitlements and signpost to agencies who can help them apply for all eligible benefits;
- give tenants advice on the prioritisation of debts and make digital referrals to the Citizen Advice Bureau and other specialist advice agencies;
- ensure that the debt control and recovery service provided operates within WDH's financial regulations and standing orders governing debt collection;
- ensure that the consistency of service provision, quality and performance standards is maintained; and
- develop and maintain good professional working relationships with both Area and centrally based teams and other organisations, ensuring that liaison arrangements are operated within the service level agreements arrangements.

Personal Contacts:

Internal: All employees within WDH

External: All outside agencies as appropriate. Members of the public and tenants. Other statutory and voluntary agencies.

The Specifics

This section identifies the qualifications, skills and behaviours needed for an effective performance. Using these clarifies the personal qualities and workplace behaviours expected of the post. WDH principles reflect behaviour patterns, which distinguish highly effective performance in a role. There are nine behavioural indicators, which are split into three principles; Determination, Nous, Attitude, and these are often referred to as DNA.

Personal Skill Characteristics	Essential (Tick)	Desirable (Tick)	Method of Assessment (Code list below)
Qualifications and Training			
A qualification at Level 2 of the Regulated Qualifications Framework in Maths and English, such as GCSEs (three or more at grades A-C/9-4), Award, Certificate or Diploma at level 2 or equivalent.	✓		AF/CQ

Determination			
Proven track record of achieving performance targets	✓		AF/I
Effective time management and organisational skills	✓		AF/I
To be self-motivating and able to prioritise workloads effectively	✓		AF/I
Committed to promoting choice and high standards of customer service.	✓		AF/I
Ability to undertake routine tasks under pressure and meet deadlines	✓		AF/I

Nous			
Experience of delivering a customer focused service within a debt, welfare or finance related field	✓		AF/I
IT literate, skilled at using PC based systems and mobile technology	✓		AF/I
Knowledge and understanding of the welfare reform landscape, including the impact of Universal Credit.	✓		AF/I
Ability to summarise information and produce concise reports	✓		AF/I
Experience working with vulnerable clients/customers	✓		AF/I
To be numerate with the ability to summarise key financial information	✓		AF/I

Experience of working with a range of agencies, including statutory and voluntary agencies		✓	AF/I
Practical knowledge of debt recovery issues and understanding of impact		✓	AF/I

Attitude			
The ability to effectively handle difficult and sometimes challenging conversations over the telephone.	✓		AF/I
Excellent communicator, using plain language effectively - both verbal and written.	✓		AF/I
Good interpersonal skills, especially listening negotiating and influencing	✓		AF/I
Ability to work collaboratively, to be mutually supportive and whilst consulting with others		✓	AF/I

Additional Requirements of the Role			
Work flexibly to meet the changing needs of the service including evenings and weekends.	✓		I

Key

AF - Application Form

I - Interview (this may include a presentation and occupational test where appropriate)

CQ - Certificate of Qualification