

JOB DESCRIPTION & PERSON SPECIFICATION

Income Officer

Location: ISHA, 102 Blackstock Road, Finsbury Park, N4 2DR

Reports to: Income and Sustainability Manager

Direct reports: None

Team: Income

Directorate: Housing and Neighbourhoods

JOB PURPOSE:

The Income Officer plays a vital role in maximising rental income and supporting residents to sustain their tenancies. Managing a caseload of rent and service charge accounts, you will take a proactive approach to arrears prevention and recovery, provide advice and support to residents, and deliver excellent customer service while safeguarding the Association's income.

ISHA's VALUES: Consistently demonstrate and champion ISHA's values through your behaviours, decisions, and interactions, whilst always acting as a positive and visible role model for our values:

- Professional
- Motivated to Deliver
- People Focused
- Compassionate

KEY ACCOUNTABILITIES:

1. Deliver a high-quality, customer-focused income collection and tenancy sustainment service, ensuring residents understand their responsibility to pay rent and service charges and taking early intervention action to prevent arrears.
2. Manage a designated caseload of rent accounts across multiple tenures, including monitoring arrears and credits, negotiating repayment arrangements, and taking appropriate recovery action in line with ISHA policies and procedures.
3. Carry out home visits, telephone contact, and office interviews to engage with residents, identify barriers to payment, and provide appropriate support to sustain tenancies.
4. Maximise income collection and minimise rent loss by making effective use of available systems, data, resources, and recovery tools to achieve individual and team performance targets.
5. Provide advice and support to residents experiencing financial hardship, welfare reform impacts, or changes to benefit entitlement, ensuring they receive accurate guidance on welfare benefits, Universal Credit, debt management, and income maximisation opportunities, and making referrals to appropriate support services where required.

6. Take legal action including DIY possession to recover arrears where necessary, including preparing legal documentation, representing the Association at court hearings where authorised, and progressing possession proceedings in accordance with policy and legislation.
7. Manage former tenant arrears in line with ISHA policy, including the use of tracing agents, debt collection agencies, and Small Claims Court action where appropriate.
8. Work collaboratively with colleagues, local authorities, statutory agencies, and partner organisations to deliver coordinated support and positive outcomes for residents.
9. Contribute to the continuous improvement of income collection, arrears recovery, and tenancy sustainment services through the identification of service improvements and best practice opportunities.
10. Represent the Association at relevant external forums, meetings, and partnership groups, ensuring key information and learning are shared appropriately across the organisation.
11. Maintain accurate, timely, and comprehensive records of all customer contacts, actions, and case activity on the housing management and customer relationship management systems.
12. Take ownership of service requests, complaints, and enquiries, ensuring they are resolved professionally, within agreed timescales, and in line with ISHA's customer service standards.
13. Ensure all activities are carried out in accordance with ISHA's policies and procedures, including Data Protection, Equality, Diversity and Inclusion, Safeguarding, and Health and Safety requirements.
14. Manage contracts within the remit of the role in line with ISHA's quality standard
15. Undertake any other duties commensurate with the grade and responsibilities of the post as reasonably required by the line manager.

ESSENTIALS: In addition to the principal accountabilities of the role, there are significant elements that we deem essential for every role at ISHA:

Ensure safeguarding responsibilities are fully and effectively met by promoting a safeguarding culture appropriate to the scope and seniority of the role.

Champion equity, diversity and inclusion in all aspects of work, ensuring policies are actively applied and the principles of fairness, inclusion and respect are positively promoted.

Maintain a safe, compliant and responsible working environment by ensuring full adherence to health and safety and data protection requirements, and by promoting practices that protect personal wellbeing, organisational data and the safety of others.

Ensure priorities are met through flexible and responsive working, adapting approach and taking on additional reasonable responsibilities to support the needs of the team, directorate and ISHA, as and when required.

PERSON SPECIFICATION

JOB TITLE Income Officer

Right to work in the UK		
1.	Proof of eligibility to currently work in the UK (we are unable to offer visa sponsorship)	Essential
Education and Qualifications		
2.	Good general education with excellent literacy and numeracy skills.	Essential
Knowledge, Skills and Competencies		
4.	Minimum of 12 months proven experience of income collection or rent arrears team.	Essential
5.	Experience of working in the housing sector.	Essential
6.	Experience of working in a demanding customer focused service environment.	Essential
7.	A strong working knowledge of current housing law as it relates to debt collection.	Essential
8.	Experience of welfare benefits.	Essential
9.	Experience of negotiating payment arrangements and managing difficult conversations with customers.	Desirable
10.	Practical experience of DIY possession	Desirable
11.	Experience of managing a caseload and achieving performance targets.	Essential
12.	Exceptional attention to detail with the ability to manage multiple priorities and deadlines effectively.	Essential
13.	Excellent interpersonal and emotional intelligence skills.	Essential
14.	Excellent organisation and prioritisation skills with the ability to multi-task.	Essential
15.	Highly developed communication skills, including the ability to share complex information with others (individuals and groups).	Desirable
16.	Excellent organisational and project/time management skills with the ability to manage a busy workload with competing deadlines.	Essential
17.	Confident and competent in using Microsoft office and proficient enough to adapt to the use of other IT software.	Essential