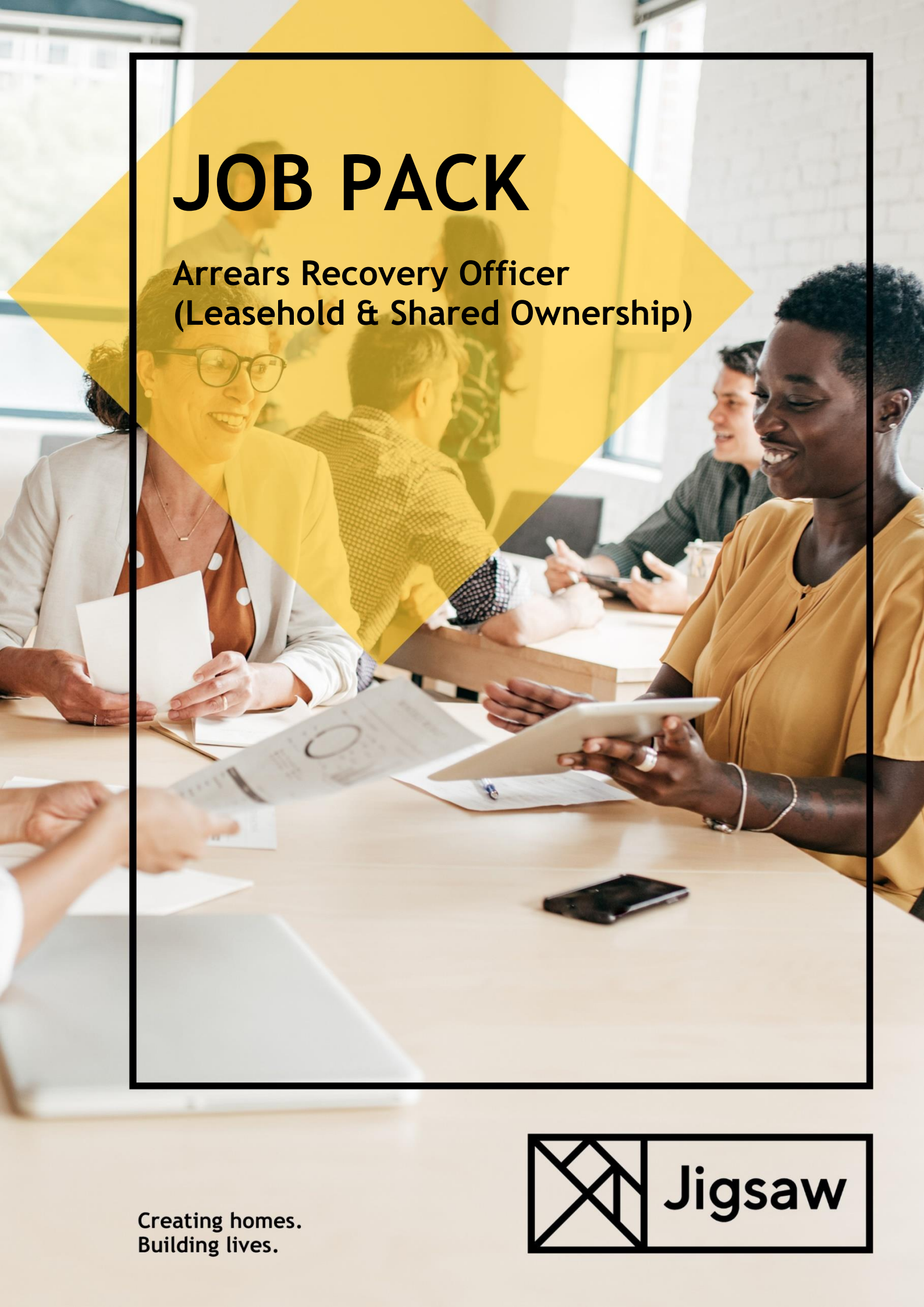


JOB PACK

**Arrears Recovery Officer
(Leasehold & Shared Ownership)**



Creating homes.
Building lives.





ABOUT US

We are one of the largest housing groups in England with more than 37,500 homes across the North West and East Midlands. Jigsaw Homes Group creates new and exciting opportunities for tenants and customers.

We provide quality, low-cost housing and play a wider role in making sure our residents thrive in their homes and benefit from living in healthy, sustainable communities.

We are well placed to respond to challenges including welfare reform, poverty and social exclusion and are committed to tackling the housing crisis and homelessness by building more affordable homes for people to rent and buy.

As a sector leader, we will also innovate and inspire, driving technology and efficiency through new products and services. We strive to be a top housing provider and an employer of choice. We look forward to working with you.

JOB DETAILS

Holidays:	24 days leave per annum, plus 3 days for Christmas closure (based on a 5-day working week) plus bank holidays, plus additional days after 2 years continuous service to a maximum of 5 days.
Pension:	The Group belongs to the Social Housing Pension Scheme to which the successful candidate would be entitled to join. This is an Employer and Employee contribution scheme.
Jigsaw Benefits:	In return Jigsaw Homes Group offer occupational sick pay, on-site gyms, BHSF membership, enhanced maternity/paternity leave and training/development opportunities plus much more. See the benefits page on our website for more details.
Probation period and references:	Please note that any offer made by the Group and subsequent employment is subject to a six-month probationary period and to the Group receiving two satisfactory references, one of whom should be your current or most recent employer.
Mandatory Training:	You will be required to complete mandatory training for your role. This training may take place at any one of our main offices in Ashton-Under-Lyne, Leigh, Miles Platting or Nottingham
Eligibility to work in the UK:	Successful applicants for posts within the Group are responsible for producing proof of entitlement to work in the UK before employment can commence.
Disclosure barring checks & Medical Clearance:	<p>In addition, any offer is also subject to receipt of a Basic Disclosure from the Disclosure Barring Service confirming suitability & medical clearance from our Occupational Health Provider before appointment.</p> <p>Visit www.jigsawhomes.org.uk/dbs to view the Group's DBS policy statement.</p> <p>Further information about the disclosure can also be found at www.homeoffice.gov.uk/dbs</p>
Equality, Diversity & Inclusion:	Jigsaw believes we should appreciate the significant value that individuality can bring therefore acceptance and respect for everyone is essential. All employment decisions are therefore based on business needs, job requirements and individual qualifications to help create a safe and positive environment for all.

JOB DESCRIPTION

OVERVIEW

Finance Department

No business can run successfully without a smooth financial operation and Jigsaw is no different.

Our team of around 100 skilled colleagues within the Finance department work hard to ensure all financial functions across the Group are covered.

Role Summary

As an Arrears Recovery Officer - specialising in Group Leasehold and Shared ownership (including Rent to Buy) properties you will manage arrears and court costs for a designated set of accounts to maximise income to the Group and to support Jigsaw Homes' customers to sustain their lease. You will take timely action in cases of arrears.

You will be part of a team of around 45 colleagues including our dedicated Money Advice Team that works collaboratively to provide an excellent and crucial service to our thousands of existing and former customers.

Responsible To: Arrears Recovery Supervisor

MAIN TASKS OR ACTIVITIES

1. To carry out all leasehold arrears recovery as required, in accordance with deadlines, including:
 - Collection of rents & service charges and recovery of court costs
 - Balancing of rent and service charge accounts
 - Recording and verification of Universal Credit claims
 - Setting up payment methods
 - Preparing referrals to the Group's Money Advice Service, or sign posting to external agencies for support where appropriate
 - Working with the Group's Money Advice Service on benefit take up campaigns in neighbourhoods
2. Preparing and presenting cases at County Court for formal proceedings for rent/service charge arrears (this may include making applications to County Court Money Claim online service), always trying to resolve cases at every step of the legal process to ensure the Group fulfils its duty in the prevention of homelessness.
3. To contribute towards the development of a culture which is customer focused, committed to securing best value and to providing high standard services.
4. To adopt a coordinated and pro-active approach to working.
5. To practice and promote effective communications, both internally and externally.
6. To assist the Arrears Recovery Supervisor to organize and implement arrears campaigns, rent charges and year end procedures, as well as support the development of good practice across the Group.
7. Work in partnership with related agencies including: Local Authorities, Housing Benefit departments, DWP, CAB, debt advice organisations, County Courts, government agencies and any other related stakeholders ensuring attendance at meetings and act as the Group-wide representative as required.

8. Obtaining Land Registry documents to ascertain ownership and mortgage details.
9. Work with mortgage companies to reduce the debt and prevent legal action being taken.
10. Interpret the terms of the lease to assist leaseholders in their understanding of their lease in terms of payment expectations.
11. Have up to date knowledge of leaseholder management to respond effectively and appropriately to changes in legislation and best practice.
12. To contribute to the development of IT systems, and monitor/maintain computerised systems in connection with arrears recovery activities.
13. Follow all Group policies and procedures, and statutory legislation/guidance, in accordance with the role and attend Mandatory training when requested to ensure compliance with Group policies and procedures.
14. Ensure you work in accordance with the Equality Act 2010 and the Equality, Diversity & Inclusion Policy at all times.
15. Carry out any duty which may be, from time to time, requested by the Arrears Recovery Supervisors and Managers, Head of Income, Director of Finance, Group Directors or Chief Executive, commensurate with the position.

CANDIDATE REQUIREMENTS

Candidate Requirements:

- Experience of income collection and arrears pursuance with leasehold and shared ownership (including Rent to Buy) properties.
- Experience of working in a social housing environment (desirable)
- An excellent knowledge of Welfare Benefits and the impact on rental income for Registered Providers.
- Ability to maintain accurate and up to date information records and reports utilizing information technology systems to do so.
- Ability to organize your own schedule, prioritise workloads and work under pressure to meet deadlines.
- Knowledge of County Court debt recovery procedures for leaseholder and shared ownership (including Rent to Buy) properties.
- Full, valid UK Drivers Licence with access to a vehicle for business use.

JIGSAW VALUES

As a sector leader, Jigsaw will innovate and inspire, driving technology and efficiency through new products and services.

It strives to be a top housing provider and an employer of choice and this is where we need innovative, forward thinking, diverse and vibrant individuals to join us and help us succeed even further.

Our company values reflect the individuals we want to lead us into the brightest future possible for Jigsaw Homes Group.



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Jigsaw

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