

Job Description

Job title	Customer Accounts Officer			
Profession	Customer & Community			
Band	E			
Directorate	CCO (Customer)			
Accountable to	Customer Accounts Manager			

Job Purpose:

The role is responsible for proactively managing a portfolio of tenure aware customer accounts within a defined locality, ensuring that payments are collected promptly, and arrears are minimised. Work directly with customers to manage their accounts, provide payment solutions, and take appropriate action to recover outstanding debts.

This role requires strong collaboration with both internal teams and external agencies to ensure customers are supported effectively, preventing arrears while maintaining SNG's commitment to inclusivity, fairness, and service excellence.

Financial responsibility: No financial responsibility

People responsibility: No direct or indirect reports

Autonomy:

Within the broad direction set by the Customer Accounts Manager, this role operates with a high degree of autonomy and requires independent judgment to assess customer accounts, negotiate payment arrangements, take recovery action, and refer customers to support services where necessary. The role will involve working closely with colleagues, managers, and external partners, requiring both independent and collaborative decision-making.

Key Accountabilities:

Income Collection & Debt Management

- Take proactive measures to prevent customers from falling into arrears, including providing early interventions and support.
- Negotiate affordable and sustainable repayment arrangements with customers, balancing the needs of both the customer and the organisation.
- Monitor payment plans, ensuring customers are adhering to agreed terms and offering support where needed to prevent further arrears.
- Take appropriate action on overdue accounts, escalating cases when necessary, including legal action if required and following Sovereign Network Group (SNG) arrears recovery procedures.
- Prepare documentation and represent Sovereign Network Group (SNG) at court hearings related to arrears.
- Ensure all court-related paperwork is completed accurately and promptly.

Sovereign Network Group is a charitable Registered Society under the Co-operative and Community Benefit Societies Act 2014, registered with the Financial Conduct Authority No. 7448 and with the Regulator of Social Housing No. 4837. Registered office: Sovereign House, Basing View, Basingstoke RG21 4FA. Sovereign Network Group is authorised and regulated by the Financial Conduct Authority.



Welfare Benefits & Financial Advice

- Provide advice to customers on their entitlement to welfare benefits.
- Conduct income and expenditure assessments using the standard financial statement to assess affordability, benefits eligibility, and suitability for financial support programs.

Collaboration & Support

- Work closely with internal teams (e.g. financial and digital, inclusion) and external agencies (e.g. DWP, local authorities, social services and debt advice charities) to ensure customers receive the appropriate support.
- Refer customers to specialised services, including housing support and debt management services
 to address underlying issues and liaise with external organisations on behalf of customers when
 appropriate.
- Participate in team meetings, contributing to discussions on service improvements, best practices, and strategies to reduce arrears or sustain customers in their homes.
- Participate in provision of duty phone cover within business hours.

Data Quality & Compliance

- Maintain accurate, up-to-date records of customer interactions, arrears actions, agreements and support referrals in relevant systems (e.g. Active H, NEC, Dynamics, Advice Pro) ensuring transparency and accountability.
- Ensure compliance with all relevant policies, procedures, and legal frameworks, including data protection and financial regulations.
- Monitor financial records for accuracy, flagging discrepancies or areas for improvement.
- Ensure that customer data is handled securely and in accordance with organisational policies.
- Identify potential data breaches, understand their implications, and follow company procedures to report, address, and prevent future occurrences in line with industry standards.

Legal & Court Action

- Prepare and manage court action procedures when necessary, ensuring timely completion of paperwork for legal cases related to arrears or unpaid rent.
- Represent Sovereign Network Group (SNG) at court hearings where possession proceedings or money claims are being considered related to arrears, charges or unpaid rent, providing evidence and acting as the main contact for the company.
- Work with external agencies, such as bailiffs and solicitors, to manage eviction processes when necessary.

Process Improvement & Service Development

- Contribute to the development and refinement of processes, identifying opportunities to improve income collection practices and arrears prevention strategies.
- Stay up to date with changes in welfare benefits, housing law, and industry best practices to ensure that service delivery remains effective and responsive to customer needs.
- Responsible to deliver the right outcome for our customers in a safe and timely way.

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 Promote a positive collaborative culture of building safety and compliance. Take personal responsibility for escalating any concerns to the Building Safety Remediation / Building Safety Compliance team for consideration and /or investigation.

<u>General</u>

- Role model SNG's values and behaviours, fostering an environment of trust, transparency, inclusion, and employee wellbeing.
- Demonstrate everyone safe and well everywhere, every day by making health and safety a primary consideration in your decision making.
- Participate in learning and development opportunities and activities that develop personal
 effectiveness and assist in improving performance in the role. Ensure all core and mandatory
 training is completed and kept up to date.
- Undertake any other duties as may reasonably be required in line with the level of responsibility of the post and to meet the changing needs of the organisation.

Knowledge and Skills:

Essential

- In-depth knowledge of arrears management, debt recovery processes, and income collection.
- Ability to manage customer accounts and negotiate payment arrangements.
- Knowledge of welfare benefits, including Universal Credit, Housing Benefit, and other housingrelated support programs.
- Ability to conduct income and expenditure assessments and use tools such as the Standard Financial Statement to determine affordability and eligibility for support.
- Strong communication skills, including the ability to advise customers sensitively on financial matters and arrears management.
- Strong organisational and time management skills, with the ability to prioritise tasks and manage a caseload effectively.
- Ability to work collaboratively with colleagues, managers, and external partners.
- Ability to be office based and undertake regular customer visits. Due to the geographic spread of
 our customers, some roles, particularly those based in rural or less accessible areas, will require a
 full driving licence and access to a car. This requirement may not apply in more urban areas with
 accessible public transport.
- High level of IT literacy.

Desirable

- Experience with legal procedures related to rent arrears, including court actions and evictions.
- Knowledge of local grant schemes and other funding opportunities available to customers.
- Familiarity with customer support technologies (e.g., Better Off Calculator, Pocket Power, Lightning Reach) for financial assessments and advice.
- Understanding of housing law and the legal processes involved in debt recovery and eviction procedures.

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Proficient in case management and CRM systems (e.g., Active H, NEC, Dynamics, or similar).

This is an overview of the job and will be periodically reviewed and updated to ensure that the job description fully reflects the responsibilities required of the post holder.

Version	Job code	Author	Date created/modified	Effective date
1.0	4695	Lizzie Aston-Long	26/03/2025	
2.0				