

PCHA

CONNECTING COMMUNITIES

Recruitment Pack

Income Recovery Officer

January 2025

Welcome from the Chief Executive, Karen Cooper

Dear Applicant,

Thank you for your interest in the role of Income Recovery Officer. This is a fantastic opportunity for the right candidate to join the PCHA team and make a real difference to our residents during a significant period of growth and change.

PCHA (Penge Churches Housing Association) is a small community-based housing association based in and around the London boroughs of Bromley and Bexley. We own and manage 626 homes, with 66 more due to be handed over in spring of 2025. This includes homes that we own and those that we manage as part of an exciting new partnership with the London Borough of Bromley. Our aim is to make a difference every day and have a positive impact on both the lives of our residents and the communities in which we work. We are committed to working in partnership with our residents to ensure that their tenancies, and our communities, are sustainable. People are very much our business, and our small but passionate team are undoubtedly our greatest resource. We like to work hard but have fun while we do it, so it's a great place to work.

We are in an exciting phase of our future. In 2023 we took over another small housing association and in July of this year we entered into a long-term partnership with the London Borough of Bromley to manage their housing stock on their behalf. This has meant that we have almost doubled in size over the last year and has enabled us to build our resilience and strengthen our business plan to face the challenges ahead.

Our residents and our values are at the heart of everything we do, and we expect every member of the team to support and drive this culture. Working within a small organisation means that you will have the unique opportunity to understand, and shape, the business inside out and make a real difference to both PCHA and our residents. This role is a critical and exciting one for the right person.

We are ambitious for growth and plan to develop approximately 40 new homes over the next 5 years or so whilst not losing sight of our current residents and homes. The next 12 to 18 months will see significant change and so we need staff who thrive in a fast-paced environment. We believe we punch above our weight and want staff who can do the same!

We have a committed and enthusiastic staff team and we need staff that can support PCHA to deliver truly excellent services. If you are skilled, passionate, proactive, dynamic and keen to make a positive impact then this could be the role for you.

Should you wish to have an informal chat about the role, please call Jean Mahoney, Tenancy Services Manager or Haley Ryan, Head of Resident Services on 020 8659 3055.

Karen

Karen Cooper, Chief Executive

About PCHA – Vision and Values

Our Vision

We are an ambitious local housing association that strives to deliver homes and services we can be proud of. We aim to make a positive impact and work collaboratively with our residents and communities to support them to thrive.

Our Values

Acting with Integrity

- We communicate in an open, honest and transparent way
- We do what we say we will and keep our promises
- We are accountable for our decisions and take responsibility for our mistakes

Being Ambitious

- We seek to deliver a broader range of services to meet the needs of more people in our community
- We are prepared to take appropriate risks to drive improvement and growth
- We are creative, forward thinking and open to new ideas
- We embrace change and respond positively to new opportunities

Striving for Excellence

- We will work inclusively and innovatively to continuously improve
- We are people focused and aim to tailor our approach to the needs of individuals
- We support residents in a holistic way, supporting them to thrive
- We strive to be proactive, solution orientated and go the extra mile
- We continually challenge ourselves to improve our performance

- We seek to make sound business decisions and be well governed and managed

Working in Partnership

- We build strong and positive relationships based on trust and mutual respect
- We strive to create a culture of collaboration and shared accountability

Behaving with Respect

- We behave in a fair-minded and non-judgemental way
- We value the individuality and diversity of our residents, staff and communities
- We are inclusive and respectful in the way we work
- We celebrate difference, believing everyone is unique
- We have a zero-tolerance approach to discriminatory behaviour

Being Kind

- We treat each other with compassion and kindness
- We encourage open conversations about mental health and well being

...Making a Positive Impact

Strategic Objectives 2023-2025

Our Services

- ❖ *Providing excellent services we are proud of*
- ❖ *Doing the Basics brilliantly*
- ❖ *Putting residents at the heart of what we do*
- ❖ *Working positively and holistically with residents to help them to sustain their tenancies*

Our Homes

- ❖ *Providing and maintaining homes we are proud of*
- ❖ *Providing homes that are decent, safe and green*
- ❖ *Delivering more rented homes for the local community*

Our Community

- ❖ *Making a positive impact in the wider community*
- ❖ *Work in partnership with others to proactively support our residents and local community*

Our Business

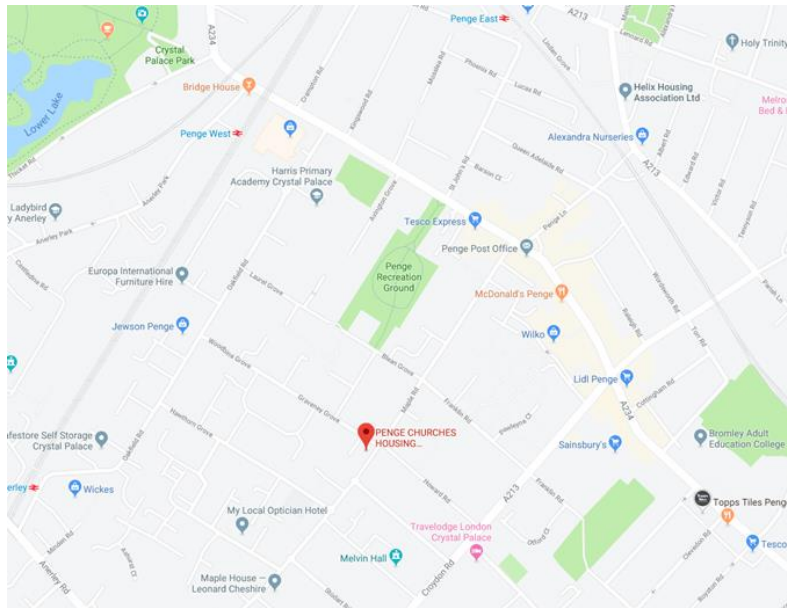
- ❖ *Being a modern, agile, resilient and forward-thinking business*
- ❖ *Maintaining financial strength, ensuring we have the resources to deliver our objectives*
- ❖ *Driven by our vision and values*

Our People

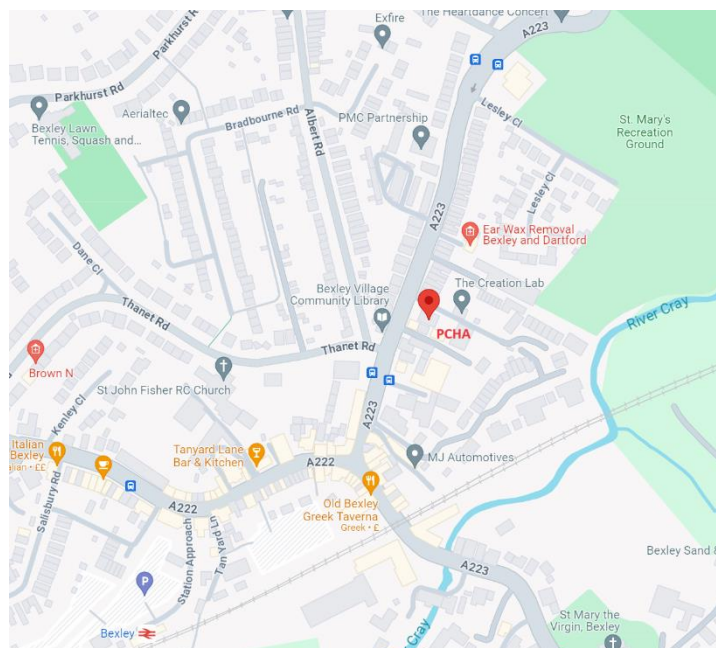
- ❖ *Building strong and positive relationships based on trust and mutual respect*
- ❖ *Creating a culture of collaboration and shared accountability*
- ❖ *Being agile, light of foot and resilient in the way we work*

About PCHA – Our Offices

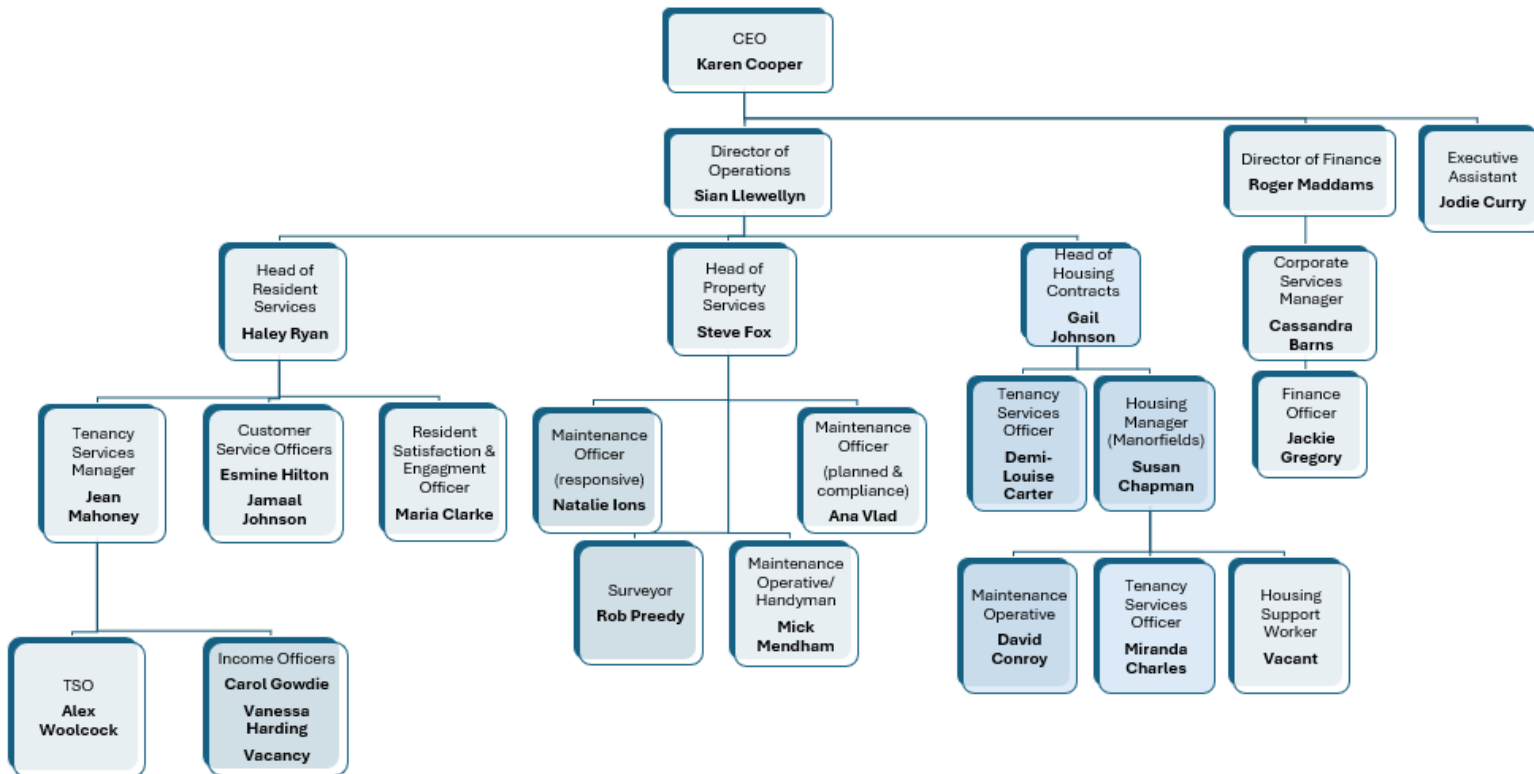
PENGE – Based in Penge, SE20, our current office is within a 10 minute walk of Penge East. Penge West and Anerley Stations, with shops and amenities just a few minutes walk away. Close to Beckenham, Bromley town and Croydon, our office is easy to reach by car and there is plenty of free on-street parking.



BEXLEY – Based in Bexley Village, DA5, our current office is within a 5-minute walk of Bexley station, with the shops and cafes of Bexley close by. We have parking on site.



Structure Chart 2024



Key Terms and Conditions

- Basic Salary circa £37k
- Hours: Full time, 35 hours per week
- Location: Agile working in place (offices are in Penge and Bexley)
- 25 days annual leave plus public holidays (pro rata) plus 2 additional days at Christmas, increasing with length of service
- Company Defined Contribution Pension Scheme (Employer contribution 10%)
- Salary Sacrifice scheme
- Ability to buy/sell leave
- Employee Assistance Programme
- Contribution to professional subscriptions and development
- HSF Health Plan with Perkbox rewards

Job Description and Person Specification

Job Description:

SUMMARY OF POST

To provide a comprehensive customer focused service to PCHA residents in accordance with policies, processes and procedures, providing a positive image of PCHA at all times. The post holder will be responsible for maximising PCHA's income in accordance with policies and procedures. The post holder will be responsible for managing arrears and payments, resolving rent queries at first point of contact. Additionally, the post holder will play a key role in the effective delivery of PCHA's arrears policy providing a modern, responsive and holistic service to support residents to enable them to sustain their tenancies successfully. The postholder will ensure residents remain at the heart of PCHA's service and that they are engaged in a positive and proactive way.

1. Key Tasks

- 1.1 Provide a positive image of PCHA to residents, stakeholders and others at all times.
- 1.2 Deliver an excellent customer service to residents on the phone, by email and in person. To deal with rent queries or concerns whilst ensuring our approach to residents is proactive, positive and non-judgemental at all times; the focus is on delivering a customer service that is positive, efficient and in line with PCHA's values.
- 1.3 Monitor and manage rent arrears, service charge arrears, and other debts owed to PCHA. Monitoring all rent accounts weekly, ensuring arrears are identified and acted on quickly. Ensure that we meet our KPI targets.
- 1.4 Proactively engage with tenants to discuss arrears, negotiate payment plans, and provide advice and support on financial and benefit matters. To ensure residents understand their rent accounts at all times, producing rent statements as required.
- 1.5 Support residents to pay their rent and sustain their tenancies, offering advice/support as appropriate.
- 1.6 Signpost applicants and residents to other support agencies in respect of benefits or support as required.

- 1.7 Carry out regular support/advice sessions at both offices to encourage residents to seek support to pay their rent
- 1.8 Carry out home visits and door knocking sessions as appropriate
- 1.9 Initiate and follow through legal proceedings, where necessary, to recover outstanding debts in accordance with relevant legislation and PCHA's policies, including attending court.
- 1.10 Liaise with HB/UC departments on any benefit issues.
- 1.11 Maintain accurate records of arrears cases, correspondence, and actions taken using the PCHA's database and software systems, ensuring all data is both accurate and up to date.
- 1.12 Produce weekly arrears reports to the team, alongside producing monthly income/arrears KPI data as required.
- 1.13 Be responsible for managing and reporting on all FTAs monthly.
- 1.14 Work with the Tenancy Services Officers to ensure residents are engaged and involved as much as possible.
- 1.15 Provide assistance and cover to the tenancy services team as required.
- 1.16 To provide cover to the operational team as required.

2 General

- 2.1 To work flexibly and positively as part of a small team.
- 2.2 To put residents first at all times, providing a high standard of customer service both internally and externally.
- 2.3 To work in accordance with, and promote, PCHA's values at all times.
- 2.4 To adhere to the spirit and requirements of PCHA's equality, diversity and inclusion policy.
- 2.5 To abide by all policies and procedures as required.
- 2.6 To maintain confidentiality and comply with GDPR requirements.

- 2.7 To represent PCHA as required and portraying a professional image at all times.
- 2.8 To exercise a duty of care with respect to the health and safety of all.
- 2.9 To undertake any other reasonable duties that may be required from time to time.

Note: This job description is a broad summary of the role; it does not cover every issue or task which may arise within the post at various times. The post-holder is expected to work flexibly and carry out other duties as required from time to time as directed by the management team.

Key Accountabilities:

- Current arrears on patch
- Former Tenant Arrears on patch
- Regular support sessions
- Home visits
- Court action

KPIs:

- Rent Collection 98%
- Current arrears 3%
- Former tenants arrears
- Tenant satisfaction

Person Specification:

1	Education and Qualification	Essential	Desirable
1.1	Relevant degree level education or equivalent experience	<input checked="" type="checkbox"/>	
1.2	CIH qualifications		<input checked="" type="checkbox"/>
2	Knowledge and Experience		
2.1	Track record of working positively and proactively with residents/customers to deliver excellent services within a housing association	<input checked="" type="checkbox"/>	
2.2	Track record of managing arrears robustly and proactively from low level to court action	<input checked="" type="checkbox"/>	
2.3	Experience of DIY possession hearings/attending court		<input checked="" type="checkbox"/>
2.4	Understanding of the benefits system, including UC		<input checked="" type="checkbox"/>
2.5	Experience of supporting a diverse group of residents to thrive		<input checked="" type="checkbox"/>
3	Skills and Ability		
3.1	Excellent communication skills, with a positive can-do approach and the confidence to handle challenging situations	<input checked="" type="checkbox"/>	
3.2	Excellent IT, organisational and administrative skills, particularly Word, Excel and Outlook	<input checked="" type="checkbox"/>	
3.3	Good numeracy skills, confident with numbers and Excel	<input checked="" type="checkbox"/>	
3.4	Ability to take a stay calm and take a firm but fair approach to residents and contractors	<input checked="" type="checkbox"/>	
3.5	Ability to multi-task and work accurately to tight deadlines in a pressurised environment	<input checked="" type="checkbox"/>	

3.6	A strong team worker with the ability to build effective relationships and partnerships	<input checked="" type="checkbox"/>	
3.7	Ability to maintain confidentiality and professional boundaries	<input checked="" type="checkbox"/>	
3.8	Ability to understand/follow policies, processes and procedures	<input checked="" type="checkbox"/>	
3.9	Able to think and work autonomously with strong problem-solving skills	<input checked="" type="checkbox"/>	
3.10	Ability to work positively with people with complex mental health or support needs		<input checked="" type="checkbox"/>
4	Behavioural		
4.1	Builds strong relationships <ul style="list-style-type: none"> • Works collaboratively and is supportive to colleagues • Builds effective and positive external relationships • Is fair minded, inclusive and non-judgemental • Is positive with has a can do approach 		
4.2	Delivers excellent customer service <ul style="list-style-type: none"> • Is proactive, solution focussed and willing to go the extra mile • Treats people as individuals and tailors their approach wherever possible • Communicates in a way that is appropriate, timely, clear and accurate • Is able to say no in a positive way • Is reliable and keeps promises 		
4.3	Acts with Integrity <ul style="list-style-type: none"> • Takes responsibility for own actions and mistakes • Is accountable for decisions and doesn't pass the buck • Is open, honest and trustworthy 		

4.4	Planning and Organisation <ul style="list-style-type: none"> Plans and prioritises own work effectively Meets deadlines and responds in a timely manner to requests/emails Thinks things through to come up with effective solutions 		
4.5	Being Ambitious <ul style="list-style-type: none"> Ambitious for the future of PCHA, seeking to deliver a greater range of services to more people within our communities Creative and open to new ideas Embraces change and respond positively to new opportunities 		
5	Commitment / Other		
5.1	Full and valid UK driving licence and access to a car/vehicle	<input checked="" type="checkbox"/>	
5.2	Willing to work occasional evenings		<input checked="" type="checkbox"/>

Advert

Income Recovery Officer

Full Time

Salary £37k

PCHA is a successful, small community-based registered provider of social housing based in Penge, Southeast London. We own and manage 626 homes, with 66 more due to be handed over in spring of 2025. This includes homes that we own and those that we manage as part of our partnership with the London Borough of Bromley, and we are passionate about working together with our residents and making a positive impact on our community.

We are seeking to recruit an Income Recovery Officer to deliver our front-facing arrears and tenancy sustainment services. This is a critical and exciting role for the right person, with lots of scope to and play a key role in supporting residents to thrive in their homes. Working within a small organisation means that you will have the unique opportunity to understand, and shape, the business inside out and make a real difference to the organisation and our residents.

We are looking for an experienced housing professional with arrears and tenancy management experience. You will need a positive and resilient approach with excellent communication skills. As well as experience of tenancy services and a passion for customer service, the successful candidate will embody the vision, values and ambitions of PCHA.

If you would like to find out more about the role, please contact Jean Mahoney (jean@pcha.co.uk), Tenancy Services Manager or Haley Ryan (haley@pcha.co.uk), Head of Resident Services by email or on 020 8659 3055.

Visit www.pcha.co.uk to find out more about us.

How to apply

Please submit your CV **and** a supporting statement, ensuring that you provide information in respect of all of the following key areas:

CV:

1. Contact details
2. Qualifications/Education
3. Employment history
4. Two referees – one of whom should be your current/most recent employer

Supporting Statement:

5. Experience / knowledge / skills – and how you meet the person specification
6. Why you are interested in the role

CVs alone will not be accepted.

We ask that applications are in minimum font size 12 and **no more than 8 pages** in total.

All applications must be submitted by email to Jodie Curry at jodie@pcha.co.uk

Completed applications must be received by **9am on Friday 7th February 2025***

First Interviews: Date to be confirmed

* Please note this deadline may be extended.