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|  | JOB DESCRIPTION | FormJD1 |
| JOB TITLE: Income Officer | **POST NUMBER** : 1100BMC1100BMD, 1100BME, 1100BMX |
| **REPORTS TO** (Job Title)**:**   | Local Taxation Supervisor |
| **DEPARTMENT:** Finance | **GRADE**: 5 |
| **JE REF** | 3516B00785 | PANEL DATE: | 09/02/2016 |
| **1.** | **MAIN PURPOSE OF JOB** The purpose of the income officer role is to support and provide an effective and efficient income calculation, through the reporting of new properties for banding, payment, collection and recovery service working within their respective roles: * Local Taxation Recovery
* Housing Benefit Overpayments
* Local Taxation
* Business Rates

Income Officers are expected to embrace and enhance the Corporate Income Policy and comply with the principles of the Council’s Debt Policy. |
| **2.** | **Generic Core Responsibilities, Tasks & Duties** |
|  | Process and collate a range of numerical and financial data including appropriate statistical information for use by senior managers and budget holders if required. |
|  | To be involved in one-off project work |
|  | To support the review and update of all documentation, to ensure accurate correspondence is issued; assist with the review of policies and procedures and compliance with statutory requirements in accordance with professional standards and the council’s policies and procedures. |
|  | To keep detailed and accurate records across a wide range of council databases including indexing of documents, ensuring that information held is compliant with the Data Protection Act 1998. To update and maintain such databases, where possible, to provide a single view of the customer and to identify and prepare on a regular basis appropriate accounts for write off. To maintain appropriate audit trails for subsequent retrieval as and when required.  |
|  | To ensure the promotion and implementation of all the Council’s policies and procedures including equalities and diversity, health and safety, security and the use of personal data and computer systems. |
|  | To ensure that any concerns identified through contact with customers, particularly where the customer may be vulnerable, should be considered and where appropriate communicated to relevant officers. |
|  | To assist in the delivery of in-house training of both temporary and permanent staff to share knowledge and support the service. |
|  | To communicate and negotiate to a high standard with customers in a sensitive and supportive manner face to face, in writing and by telephone to maximise income. This includes dealing with challenging customers whilst understanding the needs of vulnerable customers. |
|  | Through PDR’s all officers will have opportunity to develop their skills and knowledge across all the income officer roles. This may include formal system and process training and with the agreement of the relevant manager and cyclical work pressures short-term placements across the teams to reinforce this learning. |
|  | To negotiate payment arrangements with customers, take debit and credit card payments.  |
|  | Prepare Direct Debits Mandates. Process any Direct Debit Reversals and Rejections and inform the customer of the non-collection on the payment.  |
|  | Make decision as to which debts should go for write-off. Prepare paperwork for Management sign off. Write-off debt from SX3 and FMS system when they have been approved |
|  | Tracing of debtors whose whereabouts are unknown to ensure collection of all outstanding council tax billing debts. This is to be done within Data Protection Act legislation, involving the use of other City of York Council databases, such as benefit or housing records; credit reference agencies; letting agents and solicitors. With the exception of financial assessors |
|  | To assist the Customer Feedback Team and management team with formal complaints by collating information and assisting with responses. |
|  | To test existing software, software updates and assist with the implementation of any new software. This is to involve the reviewing of generate output and liaising with the ICT department. |
| **3** | **Local Taxation Recovery** |
|  | To ensure that Council income is maximised by the prompt collection of money owed following court action, ensuring action is taken against customers who fail to keep up with their payment arrangements.  |
|  | To attend Liability Order Court for face to face negotiations with customers who have been summonsed. To assist the Corporate Income Manager to prepare Committal Cases and to take notes at Committal Court hearings. |
|  | To take credit and debit card payments over the telephone and face-to-face. Request refunds to be issued by the Billing Team. |
|  | To transfer income within SX3 if required to ensure that payments are allocated to the correct financial year. |
|  | To run standard recovery reports, and meet set performance targets. |
|  | Refer appropriate cases to external enforcement agencies for collection, monitor and update direct onto enforcement agency ‘client web’ in order to ensure recovery records are showing correct status. |
|  | Prepare Bankruptcy cases for the Corporate Income Manager, in preparation for court action. Register CYC debt accordingly with the relevant Insolvency agencies and complete the appropriate paperwork  |
|  | Prepare charging orders with assistance of the legal team for the Corporate Income Manager, in preparation for court action. |
| **4** | **Housing Benefit Overpayments** |
|  | To ensure the prompt collating, process and dispatch of Housing Benefit Overpayment Invoices, reminders, final reminders and legal letters delivered within the required timescales. Using the SX3-northgate and DMS system to update and check for new Housing Benefit claims/Appeals and for further information regarding recovery. In accordance with the Council Policy and legislative requirements. |
|  | Check the accuracy of notification letters of Housing Benefit Overpayments produced by the HB Assessors and liaise with HB Assessors to correct errors. Ensure that clear, concise letters are sent to customers that accurately inform them of debt status |
|  | Check SX3 and DMS systems for new HB claims or Appeals before issuing reminders and Final reminders. Adding notes to systems to monitor recovery progress |
|  | Prepare documentation to progress debts through the County Courts using a legal database. Apply for Legal action including County Court Judgement, Information Orders, and Attachment of Earnings Orders etc. Liaise with County Court Swear in Affidavits as Councils representative.  |
|  | Trace customers via the DWP (Department of Works and Pensions) using their CIS link (customer information system) to establish customers whereabouts or if in receipt of a prescribed benefit to enable direct deduction from DWP to repay HB overpayment |
|  | Negotiate payment arrangements with customers taking into account personal and financial circumstances using individual discretion. This can be either by phone, face to face in an interview via email or letter.  |
|  | Liaise with Fraud investigation team regarding cases for prosecution. Transfer Court Costs to Fraud Budget code. Prepare letter to customer and Magistrate Court regarding Compensation Order after successful prosecution. Prepare recovery case, file and monitor payments and liaise with Magistrate court for missed payments and case updates. |
|  | Prepare Bankruptcy cases and register CYC debt accordingly with the relevant Insolvency agencies and complete the appropriate paperwork  |
|  | Refer appropriate cases to external debt collection agencies for collection, monitor and update direct onto the debt collection agency ‘client web’ in order to ensure recovery records are showing correct status |
|  | To take credit and debit card payments over the telephone and face-to-face. |
| **5** | **Local Taxation** |
|  | Handling account changes when council tax liability changes occur, applying discounts and exemptions where appropriate.  |
|  | Review and award relevant discounts and exemptions, based on an individual customer’s circumstances, which are identified by the customer, the council or an outside agent. |
|  | To advise and negotiate with customers and other agents on the legislative provision of the scheme to ensure that all bills, calculations and enquiries are processed accurately |
|  | To support the annual council tax billing process raising in excess of £80M of income to provide key services and investment. |
|  | To attend Liability Order Court for face to face negotiations with customers who have been summonsed |
|  | Performing the role of a visiting officer, dealing with the following areas:* New developments/properties
* Establishing discounts for existing properties
* Visiting Council Tax Support customers to negotiate settlement of CTax arrears
* Visit vulnerable customers
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| **6** | **Business Rates** |
|  | Responsible for updating the Business Rates database for over 6000 accounts, as properties are built, demolished, split, merged or have a change of use. Using, where appropriate, records from the Planning and Building Control teams. Handling account changes when customers move in and move out, applying reliefs and exemptions where appropriate. Key to the role is effective and prompt engagement with customers; third-parties such as the Valuation Office Agency (VOA), letting agents and landlords |
|  | To liaise with the VOA on any matters relating to the valuation of commercial property. To action the Rating List updates provided by the VOA within agreed service levels and ensure that totals are reconciled. |
|  | Ensure the integrity of each Business Rates account by regularly reviewing reliefs and exemptions, the status of payment schedules and any account suppressions. As part of this, where necessary produce revised bills, reminder notices, court summonses and reviews within regulatory parameters.  |
|  | To identify and raise any refund payments to customers plus any associated interest and tax |
|  | Dealing with accounts where the customer has defaulted on their payment schedules, advising of them of the consequences of continued non-payment in accordance with legislation and the Corporate Debt Policy.  |
|  | Undertake visiting and inspection of commercial premises as necessary to ensure NNDR records are accurately maintained including reviewing exemptions and completion notices to maximise income to CYC.  |
|  | To monitor potential income increase from newly identified properties. Update and report to management on requests showing estimated increases of income.  |
| **3** | **SUPERVISION / MANAGEMENT OF PEOPLE**No. reporting - Direct: 0 Indirect: 0No direct management responsibility but the postholder for Recovery, HBOP and Sundry Debtors liaise and instruct bailiffs both field and office based where necessary in line with set procedures and policy. |
| **4.** | **CREATIVITY & INNOVATION**All the roles are largely regulated by laid down procedures, but require creative skills and the use of own initiative to deal with problems. * Develop and use innovative solutions to communicate effectively with customers sometimes having to convey complex legislation in a way customers can understand.
* Be aware of how working smarter can bring about more efficient performance.
* Working with all income streams across the service to take a single view of debt and avoiding customer hardship, or other conflicting priorities where possible.
* Deal with vulnerable and sometimes difficult or challenging customers – either in person, via the telephone or in writing.
* To deal with problems which are unique and complex for which there are not generic or textbook responses.
* To use experience and imagination to find appropriate, sensitive and timely solutions to problems that arise within the service.Assist managers to identify improvements to service delivery, within a defined structure/process.
* Look for andhelp with improvements in economy, efficiency, and effectiveness and quality in the section to improve performance.
* assisting the team manager in reviewing processes / departmental information on a continual basis to ensure efficient service provision to our customers along with identifying improvement opportunities.
* Identify associated issues in dealing with customers’ queries and signpost customers to alternative relevant CYC services and external support services.
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| **5.** | **CONTACTS & RELATIONSHIPS**Internal Key Relationships with: All CYC Income Services, Benefits Department, Planning & Development Department, Housing Services, Legal Services, City Strategy, Payroll, Finance, Adult Social Services, Children Services, YCC, Veritau and the Financial transaction team, to identify how income collection may be maximised and customer service delivered holistically – e.g. to ensure customer is assisted in clearing priority debts first where multiple debt exists External Key Relationships with: with customers via the telephone, face to face at the counter and via visiting them at their property. also liaising with: Citizens Advice Bureau, County Courts, Magistrates Court, Enforcement Agencies/Agents, Council Tax Advisors, Age Concern, Christians Against Poverty, Salvation Army, Other Local Authorities, DWP, Landlords, Housing Associations, PCT, Court of Protection, Solicitors, Specialist providers, Families, Debt management companies, HMRC Valuation Office Agency.To provide the customer with the best opportunities and support for clearing their debt; to ensure legislative processes are followed according to debt type; to share data to maximise income collection.  |
|  **6.** | **DECISIONS – discretion & consequences*** The income officer has an element of discretion in determining the appropriate assessment, billing and recovery procedures on a daily basis
* Dealing with highly sensitive, confidential personal information e.g. bank details officers must ensure compliance with all relevant policy and legislation including the Data Protection Act.
* The consequences of the Income Officers actions can affect both the customers and councils financial position, cause potential reputational damage and at the worst give rise to prosecution and fine against the council
* Able to demonstrate an understanding and commitment to the principles of good customer care.
* Needs to be able to decide and act on evidence of fraud issues and legislation relating to the service delivered by the team.
* Responsible for maintaining confidentiality for both internal and external customers within the confines of the post and City of York Council guidelines and any other statutory legislation or guidance.
* Responsible for checking confidential documents and proofs and security of the same.
* In interpreting legislative requirements, e.g. assessing income and expenditure, applications for discounts and disputed decisions, the ability to be fair and reasonable identifying eligibility, liability and compliance and in assessing evidence of customers’ circumstances.
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| **7.** | **RESOURCES – financial & equipment***(Not budget, and not including desktop equipment.)* Description Value Income Officers attending Court may take physical cash payments, which will require receipting and paying into accounts. As an average this generally may be up to the value of £500 but could exceed this if payment over this amount was offered. |
| **8.** | **WORK ENVIRONMENT – work demands, physical demands, working conditions & work context**Work demands* Work is subject to some change and occasionally conflicting priorities and deadlines.
* Work subject to interruption and diversion as a result of changing demands from council officers and customer queries.
* Statutory and internal fixed deadlines and timescales.

Physical demands* Normal office environment
* On occasion move boxes.

Working conditions* Normal office environment
* Court.
* Occasional home visits. When visiting properties, working conditions can depend on the environment e.g. development sites.

Work context* Normal office environment
* Potential risk on occasion, when dealing with aggressive or abusive customers
* Potential risk if visiting customers relating to Council Tax Support debt.
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| **9.** | **KNOWLEDGE & SKILLS****Skills*** To provide excellent customer service standards, handling queries efficiently and professionally whilst delivering the highest standards of customer care.
* Excellent communication skills - both verbal and written.
* Especially good at listening to customers and dealing with sensitive issues with tact and understanding.
* A high level of administrative and numeracy skills and display particular attention to detail.
* Have a thorough knowledge of computer systems and experience in the use of Microsoft office packages (e.g. Word & Excel).
* Have the ability to devise and implement new working practises and procedures as appropriate, to a high quality.
* Implement and monitor service standards
* Ability to interpret and explain appropriate legislation, guidance and policies to customers
* Use negotiating skills with customers to resolve challenging situations

Be able to work under pressure to fixed deadlines**Generic Knowledge*** Have a comprehensive knowledge of all applicable legislation and be able to continually update this knowledge.
* Understand the principles of good customer service, and how this applies to your role

Specific KnowledgeLocal Tax:* Council Tax billing legislation

Financial Assessor:* Social Security Benefit Regulations
* Department of Health Residential Accommodation an Fairer Charging Guide

Local Tax Recovery & Sundry Debts* Debt Recovery legislation

Business Rates* Business rate billing legislation

Housing Benefit Overpayments* Housing Benefit legislation
* As Local Tax and Sundry debts

**Personal*** Display good interpersonal skills in order to carry out a high quality customer service.
* To work with people and customers, whilst showing an understanding of their circumstances, in line with the Equalities Act 2010.
* Work co-operatively with others to achieve common goals and objectives and solve problems.
* Be able to work on their own initiative without supervision, setting and meeting their own work targets in line with corporate priorities.
* Adapt to a new and evolving work environment.
* Ability to work in a team, liaise and consult with a range of professional colleagues and community stakeholders

**Ability to converse and provide advice and guidance to members of the public, in spoken English, to Common European Framework of Reference for Languages (CEFR) - level C2 -** Mastery or proficiency - Can express him/herself spontaneously at length with a natural conversational flow, avoiding or backtracking around any difficulty so smoothly that the person with whom they are conversing is hardly aware of it. Can understand with ease virtually everything heard or read. |
| **10.** | **Position in structure**Corporate Income ManagerIncome Officer (Recovery Team)Income Officer(Council Tax Team)Local Taxation ManagerBusiness Rates Section HeadIncome OfficerBusiness Rates Team |