



Working better together
for our residents

Debt Recovery Lead

> Operations Directorate > Customer Experience

What's it all about

We are seeking a dynamic and experienced Debt Recovery Lead to lead and oversee the day-to-day operations of our debt recovery portfolio for former tenant arrears and credits.

How you'll make a difference

As a key member of the customer experience department, you will play a crucial role in ensuring the financial stability of our organisation alongside delivering against the six priorities in our customer strategy.

Your team will be responsible for providing the complete debt recovery service for clients, from early 'at risk' arrears collections through to former tenant litigation.

You will be expected to make a significant impact by efficiently managing the recovery of former tenant arrears and credits, contributing to the financial health of the housing association.

How you'll do it

- Be a seasoned professional in debt recovery and possess a strong commitment to achieving results, the ability to lead and inspire a team, manage contractor performance and have a comprehensive understanding of debt recovery principles.
- Stay updated on relevant legislation, regulations, and industry best practices to ensure compliance and informed decision-making.
- Establish and maintain effective communication channels with internal departments, tenants, and external stakeholders to resolve debt-related issues promptly and professionally.
- Learning from resident queries and feedback and implementing into service delivery improvements
- Implement early interventions to promote residents being supported to remain in their homes.
- Handle escalated cases and provide solutions to complex debtor situations, focusing on maintaining positive tenant relationships while achieving debt recovery goals.
- Owning end to end process to maximise income collection for the organisation and minimize rent arrears for former tenants promoting incentives and a rent first approach.
- Oversee and in the investigation, management and required decisions of former tenant arrears and credits, ensuring that prompt, proactive action is taken, and accurate records are kept in line with legislation, policies, and procedures - working closely with Operational teams as required.
- Procurement and management of external agencies including contract management.
- Work with other Operational managers to ensure the continuous monitoring and management of 'at risk' tenants and support to maintain service levels throughout the year.
- Provide of cyclical write off and performance reports with summary of liabilities and bad debt provisions
- Monitor performance metrics, conduct performance evaluations, and offer constructive feedback to ensure continuous improvement to processes.
- Generate regular reports on debt recovery performance, arrears trends, and collections activities for presentation to senior management providing oversight of KPI development and delivery.
- Analyse data to identify areas for improvement and implement initiatives to enhance overall recovery rates.
- Ensure you follow the financial regulations, policies, and procedures at NHG.



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- Ensure that you follow relevant Health and Safety policies and related procedures, keeping up to date with changes and taking action to maintain personal health and safety and that of others.
- Provide high quality reports and deliver presentations when necessary.

All about you

Behaviours for success

Our values set out what we stand for. You'll need to show us how you match them and how you'll behave to ensure those are visible when carrying out your work.

- Compassionate
- Progressive
- Dependable
- Inclusive
- Empowered

For each value, we've created example behaviours to help you understand our expectations in more detail. This role is at leadership level.

Desired knowledge, experience and skills including qualifications and professional membership

Pending confirmation of legislative changes, this role may require a qualification to demonstrate competence. If not already qualified, there may be an expectation to study towards a professional qualification.

- Proven experience in debt recovery or credit control, ideally within the housing or property management sector
- In depth understanding of the debt recovery processes, legal procedures and regulatory requirements, including probate legislation.
- Exceptional negotiation and communication skills with the ability to manage difficult

conversations sensitively and professional.

- Experience of analysing processes and services to improve performance and increase collection levels.
- Experience of successfully managing and completing data analysis and service recovery projects
- Experience of managing contractors and their performance.
- Experience of managing a caseload of complex matters.
- Be able to develop clear targets and deliver to set KPIs.
- Excellent time management skills and the ability to work to tight deadlines with your caseloads
- Good spoken and written English