

Your Job Description

At Moat, you'll embrace our vision, our professional standards, and behaviours wholeheartedly and uphold our values, actively contributing to our culture that is open, effective, customer-driven and driven by curiosity.

Who we are

We're a sector leading Housing Association, offering hybrid working, competitive pay and a supportive environment.

Our vision is to lead as a customer pioneer, driven by outside-in thinking, and dedicated to delivering an exceptional customer experience. We value every colleague and every team and want to support you in being the best you can be.

How we work

Our values and the way we behave form the cornerstone of our journey to achieving our purpose of 'opening doors to better lives' for our customers and our vision to become Customer Pioneers. Our standards and behaviours support our values and they provide clear expectations about how we behave and work as Moat Housing Professionals. You can find these below and the full behaviour framework is available on our website.

Be the Change

Be flexible and adaptable to change, sharing ideas and focusing on solutions.

Our Standards

Be inclusive
Be a leader

Our Behaviours

Be adaptable
Be smart working

Better Together

Set high standards, working together and welcoming every opportunity to learn and improve.

Our Standards

Be knowledgeable
Be skilled

Our Behaviours

Be collaborative
Be smart working

Own it

Take personal responsibility for making things happen and seeing things through.

Our Standards

Show integrity
Be ethical

Our Behaviours

Be empowered
Be accountable

Lead by Example

We work hard for our customers and take pride in making a difference to their lives.

Our Standards

Be an advocate

Our Behaviours

Be supportive
Be nurturing



We recognise the significance of equality, diversity, and inclusion (EDI) in achieving success, and we're fully committed to being genuinely inclusive in everything we do. As a Moat Housing Professional, we expect you to show strong commitment to our approach to EDI and to our health and safety, compliance, and code of conduct policies and practices.

Income Officer

Who's in my team?	
Team	Income and Advice Services
Line Manager	Income and Advice Services Manager
My direct reports	N/A
Updated	December 2024

What's my role?
Manage income collection for a portfolio of mixed tenure households supporting customers to sustain their tenancies
What am I accountable for?
Income Management: <ul style="list-style-type: none">• Be the Change: Manage rent, service charges, and debt collection for different types of tenures, including rented homes, homeowners, and garages.• Promote a rent on time culture to avoid arrears, sharing innovative ideas to improve processes.• Lead by Example: Contact customers early if they fall behind on payments, taking proactive measures to support them and prevent further debt.
Arrears recovery: <ul style="list-style-type: none">• Be the Change: Take recovery actions if rent arrears are not resolved, including court proceedings. Communicate effectively with customers at the end of tenancy to minimise and recover debt, always seeking new and effective methods.• Own It: Handle recovery processes responsibly, seeing actions through to completion.
Customer Engagement: <ul style="list-style-type: none">• Better Together: Use various communication methods (phone, letters, SMS, email, and home visits) to engage with customers. Collaborate with other teams to meet customer needs, fostering a one team approach.• Own It: Make affordable payment arrangements with customers and monitor them, taking personal responsibility to ensure commitments are met.
Benefit Support: <ul style="list-style-type: none">• Lead by Example: Advise customers on benefits they can claim and calculate entitlements, ensuring they receive the support they need.• Better Together: Refer customers to internal and external services for income maximisation, employment support, and debt management, working collaboratively to support their needs.

- **Own It:** Help customers access financial support like DHP and homeless prevention loans, doing the right thing for the right reasons.

Safeguarding:

- **Lead by Example:** Identify and refer households with safeguarding concerns, acting quickly to ensure customer safety and well-being.

External Partnerships:

- **Better Together:** Build relationships with external partners to support customers, attending multi-agency meetings to ensure comprehensive support.

Administration:

- **Lead by Example:** Manage rent refunds, purchase orders, and write-off requests with precision and integrity.
- **Better Together:** Ensure customers know all payment methods and promote preferred options, providing clear and helpful guidance.
- **Own It:** Keep detailed computer records of all customer interactions, maintaining accuracy and accountability.

Customer Service:

- **Lead by Example:** Always provide excellent customer service, taking pride in making a difference to customers' lives.
- **Be the Change:** Undertake other responsibilities as directed by your manager, embracing new tasks and challenges.
- Keeping accurate records and manage all data in accordance with our Data Governance Framework, relevant legislation, and best practice. You must also understand and fulfil your responsibilities as set out in this framework.
- Carrying out my work in line with our:
 - Professional standards, reflecting our values and behaviour framework
 - Policies, procedures, and code of conduct
 - Commitment to equality, diversity, and inclusion
 - Health and safety responsibilities
 - Confidential reporting (whistleblowing) policies

What do I need?

Entry Requirements:

- **Education:** Good education with strong literacy and numeracy skills.
- **Driving:** Full driving license and access to a vehicle for work.
- **IT Skills:** Strong IT skills, especially proficiency in MS Office.

- **Organisational and Interpersonal Skills:** Excellent organisational and interpersonal skills to manage workload and interact effectively with customers and colleagues.
- **Experience:** Experience in customer-facing roles and income collection, demonstrating the ability to manage customer interactions and financial responsibilities.

Proficient Requirements:

- **Income Collection Management:** Proven success in managing income collection for mixed tenure households.
- **Debt Collection:** Knowledge of debt collection laws and legislation with experience of court processes to manage arrears effectively.
- **Welfare Benefits:** Familiarity with welfare benefits and assisting customers with claims, including using benefit calculators to maximise customer incomes.
- **Tenancy Management:** Understanding of tenancy management and its impact on income and benefits.
- **Customer Support Services:** Knowledge of internal and external customer support services to provide comprehensive assistance.
- **Safeguarding:** Understanding of safeguarding legislation and processes to identify and refer at-risk households.
- **IT Systems:** Proficiency with IT systems used in the role to manage customer accounts and interactions effectively.
- **Behaviour Alignment:** Consistently demonstrates behaviours that reflect Moat's vision and values, such as championing change, working collaboratively, taking responsibility, and providing excellent customer service.