

Job Description

Job title	Former Customer Account Officer
Profession	Customer & Community
Band	F
Directorate	CCO (Customer)
Accountable to	Customer Account Manager – Former Tenant Arrears

Job Purpose:

The role is responsible for delivering a proactive, customer-cantered approach to managing former customer accounts. This includes recovering outstanding debts, returning credits, and referring former customers for supportive interventions where appropriate.

The role ensures high data quality, maintains compliance, and supports financial reconciliation. The Mobyssoft Essentials case management system (or similar) is used to manage and prioritise casework efficiently, ensuring effective debt recovery and service delivery.

Financial responsibility: No financial responsibility

People responsibility: No direct or indirect reports

Autonomy:

Within broad direction set by the Customer Accounts Manager – Former Tenant Arrears, this role will deliver key accountabilities. Work independently within established policies and procedures to manage former customer accounts, negotiate repayment plans, and escalate cases when necessary. Expected to use judgment in decision-making and recommend debt recovery actions while following compliance guidelines.

Key Accountabilities:

Former Customer Account Management & Debt Recovery

- Manage a portfolio of former customer accounts, ensuring debts are recovered in a timely manner.
- Negotiate affordable and sustainable repayment plans.
- Identify and escalate cases for write-offs in accordance with policy.
- Conduct tracing work to locate former customers when necessary.
- Utilise Mobyssoft Essentials (or similar) to manage and prioritise casework effectively.

Data & Compliance Management

- Maintain accurate financial records and case notes in housing management systems.
- Ensure compliance with data integrity standards and financial regulations.
- Monitor and update accounts, ensuring invoices and recovery documentation are accurate.
- Act as Data Steward for customer account data quality, ensuring transparency and compliance.

- Identify potential data breaches, understand their implications, and follow company procedures to report, address, and prevent future occurrences in line with industry standards.

Collaboration & Customer Support

- Work closely with internal teams (Finance, Lettings, Customer Accounts) to support debt recovery efforts.
- Liaise with external agencies such as housing benefit, DWP, and debt collection partners.
- Refer customers to financial support services where appropriate.
- Work with external partners (e.g., citizens advice, credit unions, debt charities) to support vulnerable former tenants.
- Maintain regular contact with former tenants to maximise engagement in repayment plans.
- Use multiple communication channels (letters, phone calls, emails, and text messages) to encourage payments.
- Contribute to process improvements and service efficiency initiatives.
- Responsible to deliver the right outcome for our customers in a safe and timely way.
- 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.

General

- 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

- Experience in customer account management and arrears recovery.
- Strong knowledge of housing-related welfare benefits and financial reconciliation.
- Ability to negotiate repayment plans and manage sensitive financial conversations.
- Proficiency in Mobyssoft Essentials Case Management System (or similar) for case prioritisation.
- Strong communication, problem-solving, and compliance monitoring skills.
- 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.

Desirable

- Experience with housing management systems (e.g., Active H or NEC).
- Understanding of former customer tracing and debt recovery strategies.
- Knowledge of legal frameworks related to arrears enforcement.
- Experience in implementing automation solutions for efficiency improvements.

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	4698	Rebranded	23/05/2025	
2.0	4698		17/07/2025	