



Job profile

Income officer

Housing organisations provide a wide range of services including repairing and maintaining the homes they own, investing in the surrounding environment, tackling anti-social behaviour, providing specialist housing for older people and people who have support needs and special initiatives like schemes to help unemployed tenants to find work. This all needs to be paid for and so it's vitally important that landlords collect as much of the rent and service charges due as they can and as cheaply as possible.

Welfare cuts and unstable employment with 'zero hour' contracts mean that many tenants and leaseholders may be having difficulty paying their rent. Added to this, tenants claiming universal credit now receive help with their housing costs in their benefit rather than it being paid directly to their landlord. Many landlords are having to work a lot harder to get the rent and other income in than they did in the past and are having to maintain a balance between collecting the income they need to stay in business while dealing sensitively with tenants in difficulty.

Income (or arrears) officers have a key part to play as they will focus on making sure that tenants and leaseholders know how to pay rent and service charges and take early action so that unmanageable levels of rent arrears don't build up.

What does an income officer do?

The role of income officer will vary between organisations but is likely to include the following activities:

- Explaining the different payment methods available to tenants and leaseholders
- Monitoring rent accounts, identifying tenants and leaseholders who are in arrears and contacting them to discuss the situation and give advice
- Checking that people are claiming all the benefits they are eligible to receive – or else referring them to in-house or external services that provide this service
- Agreeing repayment plans that tenants and leaseholders are able to maintain
- Liaising with local council housing benefit teams to resolve any payment issues
- Preparing cases for court where legal action is being taken and presenting cases in court at possession hearings
- Liaising with and making appropriate referrals to in-house services, social care and other agencies where it is clear that tenants need support to sustain their tenancies
- Liaising with social care and the council's homelessness team in cases where tenants are threatened with eviction

The person doing the job

Mark works as an arrears officer for a housing association in the south of England. He explains: "When I first started doing this job, tenants treated me like I was a loan shark! But once they got to know me and realise that I was there to help them and give advice, as well as recovering money owed, they changed their minds. I also make sure that tenants are given all the help and advice they need on housing benefit and any other benefits to which they may be entitled. Unfortunately, I do sometimes have to take possession proceedings against tenants who just refuse to pay their rent, but this doesn't happen very often"



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What qualifications are you likely to need?

Many housing organisations would look for someone who has, or is studying for, a housing qualification when they are recruiting income officers or they might expect you to do a qualification once you have started the job. You can find out everything you need to know about housing qualifications [here](#).

What skills and experience might you need?

- Experience of working in housing - although some employers are keen to recruit people with the right attitude and train them on the technical things they need to know
- A background in finance, account management or credit control would be relevant
- An understanding of relevant legislation - if you don't have this, some employers will be happy to train you if they feel you are right for the job
- Knowledge of welfare rights and benefits
- Good communication skills, listening as well as speaking!
- Experience of working with people and feeling comfortable doing so
- The ability to balance sensitivity to people's situations with the organisation's need to collect rent and service charges owed
- Good problem solving skills
- Ability to work on your own initiative, manage your own time and balance competing priorities
- Good IT skills