



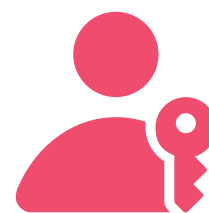
**Yorkshire
Housing**

Senior Income and Advice Officer (Enforcement)


December 2025




Key information about the role



Senior Income and Advice Officer (Enforcement)


 **Business area:**
Customer Channels

 **Reports to:**
Team Manager (Income and Advice)

 **Leader of others:**
No

 **Contract type:**
Agile Homeworking

 **Budget holder:**
No

 **Car Allowance:**
No

 **DBS check required:**
Yes

About the role

Role purpose

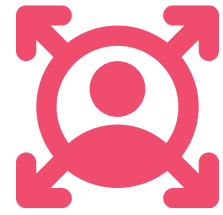
This is a customer-facing role focused on reactive & proactive, phone-based engagement to recover income owed to Yorkshire Housing, support financial wellbeing, and deliver practical benefit advice. The role combines income collection with financial capability building, ensuring customers receive tailored advice and solutions to sustain tenancies, improve resilience, and access benefits they are entitled to. It also includes responsibility for collecting all money owed to Yorkshire Housing, such as rent, rechargeable repairs, and former tenant arrears.

The post holder will also promote financial responsibility initiatives, such as Rent on Time, and proactively identifying and supporting vulnerable customers by connecting them with appropriate external resources to help them sustain their tenancies and improve their overall financial resilience.

In addition, the post holder will have additional responsibility which involves leading on complex enforcement and legal income recovery cases, ensuring compliance with legislation and internal policies, providing expert advice on enforcement actions, and representing Yorkshire Housing in legal proceedings as required, whilst maintaining a balance between effective enforcement and supporting customers' financial wellbeing through practical guidance and tailored financial support.

By combining the Income and Advice Officer responsibilities with enforcement expertise and a strong focus on financial capability building, this role ensures customers are treated fairly and appropriately, while safeguarding Yorkshire Housing's income and legal interests.

Here's some of the things you'll be doing



We're Yorkshire by name and by nature. And we make it possible for people to have a place they're proud to call home, whether that's to rent or to buy. It's our people that make that happen, and here's how you'll be supporting:

Key responsibilities:

- For colleagues working compressed hours, work may be carried out outside of customer phone line opening times, provided it remains within agreed core hours.
- Manage inbound and outbound calls as the main channel for resolving arrears, collecting other money owed to YH and providing financial support.
- Use Voicescape and other digital tools to maintain regular contact with customers.
- Negotiate affordable repayment plans and provide tailored support to help customers sustain tenancies.
- Assist customers in applying for benefits and accessing financial support schemes, ensuring they receive all eligible entitlements. Signpost to external agencies where more specialist support is required.
- Promote initiatives such as Rent on Time and financial responsibility through education and support.
- Identify and support vulnerable customers, signposting to internal and external agencies where appropriate.
- Collect all money owed to Yorkshire Housing, including current rent and service charges, rechargeable repairs and former tenant arrears.
- Take pre-emptive steps to prevent arrears and escalate cases where necessary.
- Responsible for all legal actions related to income collection, including both pre-court and post-court work. This includes self-representation at court and attendance at evictions.
- Drafting and reviewing Notices Seeking Possession, Section 8/21 notices, and other statutory documents.
- Collating evidence of arrears recovery efforts, including all communications and support offered to the customer.
- Ensuring all vulnerability considerations and reasonable adjustments are documented and reflected in the legal pack.
- Liaising with external partners (e.g., duty solicitors, courts) to clarify requirements and ensure compliance.
- Maintaining a secure audit trail for all legal documentation and evidence.
- Support colleagues in court preparation and enforcement processes, acting as a specialist resource when required.
- Build and maintain strong relationships with external partners such as Courts and duty solicitors.

- Maintain accurate records, prepare legal documentation, and ensure compliance with court orders.
- Debt collection, ensure all collection and enforcement methods are explored before debts are written off.
- Accurately record all customer interactions and outcomes in relevant systems.
- Liaise with internal teams and external agencies to coordinate support and escalate complex cases.
- Monitor accounts and update records to ensure compliance with organisational and regulatory requirements.
- Contribute to continuous improvement by sharing feedback and best practice.
- Proactively identify cases where arrears cannot be resolved through engagement and support and prepare cases for legal escalation in line with Yorkshire Housing's policies and procedures.
- Manage communications from the Insolvency Service and other debt advisors regarding DROs, IVAs, and debt management plans, ensuring timely responses, accurate application to accounts, and clear communication with customers.
- Participate in safeguarding training and keep up to date with best practice and legislative requirements.
- Recognise signs of vulnerability, abuse, or neglect, and take appropriate action by escalating concerns to the relevant internal teams or external agencies.
- Customer Opening Hours will be 9:00am – 5:00pm, Monday to Friday. Colleague core working hours will not extend beyond 8:00am – 6:00pm, Monday to Friday. These arrangements will be regularly reviewed to ensure we continue to meet customer needs and remain available at the times customers need us most.



As you can imagine, the above might not be all you'll be responsible for in role so you might be asked to take on some other key responsibilities if they're suitable for your role.

So, what will you bring to the role?



The main things:

- Demonstrable extensive experience of managing complex cases, including legal escalation and enforcement action.
- Ability to interpret and apply relevant legislation, policies, and procedures relating to income recovery, enforcement, and tenancy sustainment.
- Excellent organisational skills, with the ability to prioritise, manage a varied caseload, and meet deadlines.
- Strong attention to detail, particularly in preparing legal documentation and maintaining audit trails.
- Strong communication skills with the ability to build rapport and influence outcomes over the phone.
- Good understanding of housing law, debt recovery processes, and the legal framework for enforcement in social housing.
- Awareness of welfare benefits, financial support schemes, and the wider support landscape for vulnerable customers.
- Knowledge of safeguarding principles and the ability to recognise and respond to signs of vulnerability, abuse, or neglect.
- Experience in income collection, financial support, or customer service roles.
- Ability to manage challenging conversations with empathy and professionalism.
- Competent in using digital tools and systems for case management.
- Customer-obsessed with a phone-first approach.
- Resilient and solution-focused under pressure.
- Collaborative and committed to supporting customers' financial wellbeing.
- Passion for ensuring the best outcome for Yorkshire Housing and our customers.
- Expertise in evaluating and adapting to individual customer needs and adopting a personalised approach per customer.
- Confidence and expertise to resolve or support at first point of contact.
- Understanding of Housing Associations key regulatory frameworks, experience in ability to signpost customers appropriately for external support.
- Passion for collaborative working across Yorkshire Housing.
- Eagerness to develop own skills and adapt to change.
- Personal values and approach that align with YH's values
- Ability to work flexibly in line with Hub, Home and Roam principles and team requirements.
- An understanding of Equality, Diversity and Inclusivity and how this is applied through our service to customers and colleagues.

Our Yorkshire Housing values



What are they?

Our values describe what matters most to us, and what our colleagues should expect from each other. We're all expected to show how we support and live up to these values in our work.

Our colleagues are amazing

We want colleagues to feel free to be themselves, which means we all share responsibility for promoting a culture of equality, diversity and inclusion. We're also each accountable for our own health and safety by following our policies and completing any training needed for our roles. Our colleagues are amazing, and the diverse skills and abilities they bring to work every day are what make Yorkshire Housing such a special place to be. You spend a lot of your waking hours at work, so we're committed to giving you a workplace where you can truly be yourself, feel valued, and have opportunities to progress and develop.

Create trust



- Do the right thing, not the easy thing
- Be honest and open
- Do what you say.

Be curious



- Think differently
- Ask questions
- Keep learning.

Make it happen



- Own it
- Do it
- Be empowered

Achieve impact



- Do things that matter
- Deliver results
- Show pride and passion.

Have fun



- Enjoy work
- Be yourself
- Stay connected.

