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| **RUTHERGLEN & CAMBUSLANG HOUSING ASSOCIATION** | |
| **Job Description** | Factoring Lead Officer (Temporary Post for 1 Year) |
| **Grade** | EVH Grade 7 – Salary Range £40,635 to £44,619 |
| **Report to** | HOUSING MANAGER (under review) |

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| **OUR PURPOSE** |
| **The Vision**  Providing a home not just a house  **Our Mission**  To deliver high quality affordable housing and services with care and expertise which empower our customers and meets their needs.  **Our Values**  Fairness  Make a difference through excellence  Putting customers first  Professionalism  Recognition   |  | | --- | | **Strategic Objectives 2024- 2027** |   As part of the review of the Business Planning process the Management team including Senior Officers and Committee members met to identify the Association’s Strategic Objectives for the next 3 years from 2024– 2027.  In setting these, the team took into consideration the Association’s:   * Reviewed Vision, Mission and Values * Internal and external environments it works within * Regulatory and statutory requirements and obligations * Future challenges and risks * Commitment to be more than just a landlord * Areas of strength as well as its weakness * Future financial stability   Arising from these, 4 strategic objectives were identified:  **Objective 1 -** Proactively seek out and maximise opportunities to enhance the provision of high-quality homes and neighbourhoods  **Objective 2 -** Expand our presence and activities to grow our community regeneration and engagement to meet local needs and aspirations  **Objective 3 -** Value and develop all our people by celebrating our achievements and effective succession planning  **Objective 4 -** Continue to deliver robust financial and governance outcomes   |  | | --- | | **Assurances** | |

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| **Core Areas of Tasks** |
| * Efficiency and Administration of factoring service * Invoicing and collection of payments * Management of accounts * Arrears collection and management * Data base maintenance * Customer Engagement and Communications * Promote and Implement benefits of Electronic Comms |

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| **Job Overview** |
| * Act as the responsible officer for all elements of the Property Management/ Factoring Service provided by RCHA * Supervise, guide and develop the Factoring Assistant to perform their duties to a proficient level. * Identify, develop and produce the documentation for all the Factoring Policies and Procedures that are required to underpin a quality delivery of the Factoring Service. * Ensure that full financial oversight of Factoring is in place for the production of accurate and timely owners’ invoices. * Take proactive steps in tracking and pursuing all Factoring arrears at timely intervals to ensure that all trigger points are activated, including Legal Action as appropriate. * Maintain direct oversight of the Factoring data to validate that all records held in SDM are accurate and updated regularly. Participate in checking and updating records as necessary along with Factoring Assistant. * Liaise directly with appointed SDM representative to ensure that the Association’s needs are managed efficiently for all aspects of our Housing Management System. Meet quarterly and keep a record of all agreed actions and commitments. * Be responsible for the financial performance of the Factoring Service including the Profit and Loss levels achieved each month. Provide a monthly summary of this performance to the CEO and Board for scrutiny and feedback. * Develop a suite of key performance indicators for the Factoring Service. * Link up with the Maintenance Manager and their Team to ensure that all owners charges are accurately tracked for inclusion in the relevant billing period. * Prepare for and fully participate in all Internal and External audits that are scheduled for the Factoring Service. * Take part in all teambuilding and service review sessions that are planned for RCHA in our drive for Continuous Improvement. * Improve the level of communication with Factored Owners, including the production of a regular newsletter specific to Factoring and improving owner information on RCHA’s website. Guage the level of feedback and amend the content based on these responses. * Improve the level of engagement with Factored Owners by holding at least one meeting (and ideally 2) each year for every locality covered by Factoring. Seek input from Owners for agenda items to be covered at each session along with key items that RCHA will wish to convey each time. * Consistently improve on our level of electronic communications by increasing the number of email addresses held for Factored Owners. Encourage this as the main means of contact, including the delivery of quarterly accounts once implemented. * Be the driver behind the development, installation and usage of the Owners Portal to be provided in conjunction with SDM. Monitor and encourage the take up levels by owners and promote this as a way of tracking their accounts. * Ensure that a Customer Satisfaction Survey is carried out every 3 years. Analyse results for issues and highlights and produce an action plan for Lead Officer to implement. * Manage complaints from owners including representation at First Teir Tribunal level. * Identify quick wins whereby the Administration Team can resolve more basic customer queries at first point of contact and prevent double handling. |
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**Expansion of Regular Commitments for Postholder**

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| **Administration of Factoring Service** |
| Ensure that general factoring administration is fit for purpose and adaptable. |
| Provide quality reports and statistical analysis to underpin service delivery. |
| Ensure that the Property Factors Register is updated partially every year and fully updated every 3 years to maintain our licensing requirements. |
| Take all steps to make sure that any items referred to us by the Property Chamber of the First Tier Tribunal for Scotland, are dealt with promptly and responded to professionally, including the attendance at any hearings as necessary. |
| Co-ordinate, manage and attend regular meetings with Factored Owners to convey information and obtain their feedback about their view of our Service. |
| **Invoicing and collection of payments** |
| Ensure that any repairs or common charges due to Factored Owners are captured in the correct billing period and issued in a timely manner |
| Following SDM Integration, make sure that quarterly invoices are issued to all Factored Owners at the beginning of the next accounting period. Sample check invoices prior to distribution for accuracy and encourage and increase the level of distribution via email channels to reduce cost and improve speed of delivery. |
| At the beginning of each month, carry out a monthly refresh of the SDM reconciliations in readiness for the next accounting period. This process will only be required until such time as SDM Integration takes place – at that point the Housing Team reconciliation exercise should also trigger the Factoring update requirements. |

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| **Management of accounts** |
| Ensure that Factoring records are maintained accurately including updates to change of ownership and any cessations. |
| Check accuracy of fixed cost allocations including those for annual Building Insurance charges. Ensure any increases are communicated to owners. |
| Carry out a measured process for ensuring that the verification and whole-cost recovery of the annual Management Fee for Factoring is based on clear and transparent cost tracking that accurately reflect the direct charges for providing the service including Factoring resource costs and those linked to inter-business transfer fees. |
| Recommend for approval, by CEO/Board, any write offs that may be necessary in relation to arrears or disputed charges. |

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| **Arrears collection and management** |
| Develop and Implement the Association’s Debt Management Policy in accordance with best practice. |
| Ensure that trigger points are being activated to prompt and encourage early settlement of the arrears level in place for each Factored owner. |
| Ensure that any agreed repayment plans are appropriate and sustainable to meet the needs of the Association and take due account of the individual owner’s circumstances. |
| Ensure that accurate records are maintained electronically of all debt monitoring and recovery activities. |
| Consult and consider all Legal Advice that is obtained from the Association’s legal advisors and take proactive steps to apply this as best fits the business needs and cost considerations. |
| Ensure that Notices of Potential Liability are put in place for each instance of arrears where this is warranted – and make sure that these are refreshed prior to expiry – 3 years after being placed each time. |
| Review and challenge the debt recovery process where any increase in trends is evident – take steps to implement change to improve effectiveness of recovery options. |

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| **Data base maintenance** |
| Ensure that SDM service is fit for purpose and fully supporting the Factoring requirements. |
| Liaise closely with SDM so that all system improvements and enhancements are made known to us and fully considered for implementation. |
| Check with Factoring Assistant at regular intervals on their requirements for system training and knowledge updates. Make sure these are recorded and built into a Training Programme and/or Development Plan as required |

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| **Provision of advice and information** |
| Be the escalation point for all customer referrals where these cannot be resolved by the Administration Team or the Factoring Assistant. |
| Ensure that all Factoring complaints are tracked and responded to promptly. Identify common trends and address these in a timely fashion. |
| Produce the content for the Factoring Newsletter or provide information for input where this forms part of the wider RCHA Newsletter. |
| Promote and Encourage the use of the Association’s Owners Portal – monitor usage levels and stimulate interest as necessary. |
| Network and compare with other RSLs to consider adoption of best practice from elsewhere in the Sector. |

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| **Regulatory and Compliance** |
| Ensure that Property Factors Registration commitments are maintained. |
| Ensure that Property Factors Code of Conduct is adhered to diligently and review to ensure correct and meets legal and regulatory requirements. |
| Take responsibility for ensuring that all Health & Safety guidelines and practices are followed for Self and Factoring Assistant. |
| Liaise directly with RCHA’s Governance & Corporate Services Officer to keep up to date on all aspects of Compliance. |
| **Ensure CPD is undertaken to keep up to date with any changes in all legal and/or regulatory aspects impacting on factoring** |

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| **General** |
| Manage and Develop the Factoring Assistant to maximise performance and customer impact. |
| Ensure that own Development is given due attention by being proactive about training and learning. Seek input from Line Manager as necessary for direction setting. |
| Drive up Customer Satisfaction levels through regular surveys and selected actions to boost delivery. |
| Work collaboratively with fellow RCHA Managers and all employees to underpin teamworking ethos – and practice. |
| In conjunction with the Housing Manager, monitor the effectiveness and competitiveness of the Association’s Building Insurance cover to ensure that Factored Owners have the right policy in place for meeting their needs. |
| Identify any/all opportunities for revenue generation where an appropriate charge can be raised by RCHA for additional services provided. The provision of data to Solicitors for property sales and the application of a handling fee for Buildings Insurance provision are small examples of the scope possible. |

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| **Note**: This is a new post and is to be filled on a Fixed Term Contract basis initially for one year until such time as the full Review of the Factoring Service is considered and implemented. The above list of tasks and duties may require to be added to/amended as the Factoring Manager position develops. The post holder may therefore be required to undertake other duties commensurate with the grade as delegated by the Board and Senior Management Team |