

CROYDON COUNCIL

ROLE PROFILE, PERSON SPECIFICATION, COMPETENCIES

DEPARTMENT: FINANCE

DIVISION: PAYMENTS, REVENUES, BENEFITS & DEBT

JOB TITLE: Council Tax & Business Rates Recovery Officer

ROLE PROFILE

Job Title:	Council Tax & Business Rates Recovery Officer
Department:	Finance
Division:	Payments, Revenues, Benefits & Debt
Grade:	Grade 7
Hours (per week):	36
Reports to:	Council Tax & Business Rates Recovery Team Manager
Responsible for:	No direct reports
Role Purpose and Role Dimensions:	<p>The purpose of this role is to support customers to resolve their debt through fair and sustainable repayment arrangements, while ensuring effective recovery action is taken where required to protect revenue and prevent long-term indebtedness.</p> <p>To recover outstanding debt through the negotiation of sustainable repayment arrangements, the setup of attachment orders, and the escalation of cases where appropriate.</p> <p>The role balances effective debt recovery with financial sustainability by assessing debtor circumstances, reviewing income and expenditure, and ensuring arrangements are realistic, affordable, and likely to complete.</p> <p>The objective is to resolve debt in a way that supports sustainable collection and avoids creating unmanageable financial hardship.</p> <p>Officers are also responsible for securing employer or benefit details to enable swift enforcement action if arrangements fail.</p>
Commitment to Diversity:	<p>The council has a strong commitment to achieving equality of opportunity in its services to the community and in the employment of people. It expects all employees to understand, comply with and promote its policies in their own work, undertake any appropriate training to help them to challenge prejudice or discrimination.</p>

Key External Contacts:

- Customers – i.e. tenants, landlords, owner occupiers,
- businesses
- Valuation Office
- Magistrates' court
- Department of works and pensions
- Inland revenue
- Solicitors and barristers
- Voluntary Groups and services i.e. Mind, Age Concern, CAB
- Enforcement Agents
- Insolvency Service

Key Internal Contacts:

- The Contact Centre
- Housing
- Benefits team
- Fraud team
- Corporate Debt
- Corporate Debt Recovery Support
- Members of the Council

Financial Dimensions:

Maximisation of the council's debt recovery processes, valuing £100m.

Key Areas for Decision Making:

Deciding how debt will be recovered, whether to offer a repayment arrangement or escalate to other debt collection strategies. Identifying when a lump sum, short-term plan or full enforcement is more appropriate, or when arrangements are no longer viable and should be terminated.

Deciding what is sustainable and affordable for the council and debtor based on the needs of the business and the individual circumstances of the debtor. Interpreting income and expenditure information, identifying unrealistic or high-risk arrangements and challenging figures where necessary.

Deciding when a debtor is showing signs of vulnerability or financial hardship

Balancing support and enforcement, deciding when a break from recovery might be justified against escalating actions.

Reviewing cases for high-risk, repeat defaulters, prioritising and reviewing cases for further review by litigation officers based on debt value, age and type.

Deciding what information and evidence is credible proof of income and expenditure, whether employer or benefit data is sufficiently completed and actionable.

Ensuring that the actions being taken are lawful, ethical and defensible. The actions taken to recover debt must be justifiable when scrutinised.

Other Considerations:

N/A

Is a satisfactory criminal record check required?

Is the post politically restricted and the postholder prevented from having an active political role either in or outside work? [Click here for guidance on political restriction](#)

Key Accountabilities and Result Areas:

Recovery

Key Elements:

Key Recovery Actions:

- Managing arrangements to ensure sustainable payment plans
- Overseeing attachments of earnings and benefits after liability orders are granted
- Ensuring legislative compliance while maintaining a pragmatic and fair approach
- Coordinate and plan liability court hearings
- Manage multiple channels of contact through telephone contact, email contact, online form contacts and face to face contact
- To make write-off recommendations when appropriate or state when debt is unrecoverable

Vulnerability Considerations:

- The team follows a legislative recovery approach but must recognise when flexibility is appropriate

Process Improvement:

- Lead initiatives to improve recovery outcomes
- Autonomy to implement changes that improve recovery success within the team
- Assist in the assessment of the impact of legislative changes
- Review service demands and resource allocation for the different channels of contact

Other Responsibilities:

- Ensure that the where appropriate the council tax and business rates base is kept up to date and accurate
- Compile, complete and return government statistical reports accurately and on time
- Ensure that complaints are responded to in line with the corporate complaints policies

Culture:

To support the development of an organisational culture that is positive, forward looking, performance and customer focused.

To promote and commit to ownership and accountability.

To develop creative, innovative and practical solutions to complex problems

To promote and commit to an honest and open working environment.

To commit to own continual learning and development.

To think laterally and challenge constructively.

Green Commitment

Ensuring both individual and teamwork meets the Council's Green Commitment Policy goals in reducing energy consumption and waste, increasing renewable energy use and recycling, contributing to a reduction in traffic congestion and using sustainable materials.

Data Protection

Being aware of the council's legal obligations under the Data Protection Act 2018 (the "2018 Act") and the EU General Data Protection Regulation ("GDPR") for the security, accuracy and relevance of personal data held, ensuring that all administrative and financial processes also comply.

Maintaining customer records and archive systems in accordance with directorate procedures and policies as well as statutory requirements.

Treating all information acquired through employment, both formally and informally, in accordance with the Workforce Data Protection Policy.

There are strict rules and protocols defining employee access to and use of the council's databases. Any breach of these rules and protocols will be subject to disciplinary investigation. There are internal procedures in place for employees to raise matters of concern regarding such issues as bad practice or mismanagement.

Confidentiality:

Treating all information acquired through employment, both formally and informally, in confidence. There are strict rules and protocols defining employee access to and use of the council's databases. Any breach of these rules and protocols will be subject to disciplinary investigation. There are internal procedures in place for employees to raise matters of concern regarding such issues as bad practice or mismanagement.

Equalities and Diversity

The council has a strong commitment to achieving equality of opportunity in its services to the community and in the employment of people. It expects all employees to understand, comply with and promote its policies in their own work, undertake any appropriate training to help them to challenge prejudice or discrimination.

Health and Safety:

Being responsible for own Health & Safety, as well as that of colleagues, service users and the public.

Employees should co-operate with management, follow established systems of work, use protective equipment and report defects and hazards to management.

Managers should carry out, monitor and review risk assessments, providing robust induction and training packages for new and transferring staff, to ensure they receive relevant H&S training, including refresher training, report all accidents in a timely manner on council accident forms, ensure H&S is a standing item in team meetings, liaise with trade union safety representatives about local safety matters and induct and monitor any visiting contractors etc, as appropriate.

Contribute as an effective and collaborative team member

Participating in training to demonstrate competence.

Undertaking training as required for the role.

Participating in the development, implementation and monitoring of service plans and focusing on own performance and outputs in relation to these

Championing the professional integrity of the service.

Person Specification

Job Title: Council Tax & Business Rates Recovery Officer

Essential knowledge: **Debt Recovery & Case Management** – A strong working knowledge of the end-to-end recovery process for debt. Must understand how to negotiate and manage sustainable repayment arrangements, handle liability orders, and implement attachments of earnings and benefits to secure effective debt resolution.

Legislative & Policy Framework – A working knowledge of relevant local taxation legislation, enforcement regulations, and internal recovery policies. Must be able to interpret and apply legal and policy requirements to individual cases, ensuring recovery action is lawful, fair, and proportionate.

Financial Assessment & Sustainability – Knowledge of how to assess income and expenditure, evaluate affordability, and determine whether repayment arrangements are realistic, sustainable, and likely to complete, taking customer circumstances into account.

Operational Decision-Making – Ability to make sound case-level decisions regarding the most appropriate recovery action, including when to negotiate, enforce, escalate, or amend arrangements, in line with policy and service objectives.

Information & Evidence – Knowledge of how to obtain, assess, and verify customer information, including employment and benefit details, to support repayment arrangements and enable enforcement action where required.

Systems & Data Use – Working knowledge of debt recovery systems and the ability to accurately record, monitor, and update case information. Must be able to use case data to track progress, identify risk, and support decision-making.

Essential skills and abilities:

Professional Judgement & Decision-Making – Ability to make sound, autonomous decisions on individual cases, including determining appropriate recovery action, negotiating repayment arrangements, and deciding when to escalate or enforce in line with policy and legislation.

Financial Assessment & Negotiation – Skilled in assessing income and expenditure, evaluating affordability, and negotiating realistic and sustainable repayment arrangements that are likely to complete while maximising recovery outcomes.

Communication & Influencing Skills – Clear and confident communicator, able to engage effectively with customers, explain recovery processes, challenge unrealistic proposals, and influence behaviour to secure compliance and resolution.

Resilience & Emotional Intelligence – Able to operate effectively in a high-volume, high-pressure environment, remaining professional and composed when dealing with challenging or vulnerable customers, non-compliance, and sensitive financial situations.

Case Management & Organisation – Strong ability to manage a personal caseload, prioritise work effectively, maintain accurate records, and ensure actions are taken promptly to progress cases toward resolution.

Information & Evidence – Able to obtain, assess, and verify customer information, including employment and benefit details, to support repayment arrangements and enable enforcement action where required.

Compliance & Professional Standards – Ability to apply legislation, policy, and procedural guidance consistently, ensuring recovery action is lawful, fair, proportionate, and defensible.

Performance & Continuous Improvement – Demonstrates a commitment to improving personal performance, learning from feedback, and adapting approach to increase successful recovery outcomes and arrangement completion rates.

Essential experience:

Experience of working in a debt recovery, enforcement, or financial services environment, with responsibility for managing individual cases and progressing them toward resolution.

Experience of negotiating repayment arrangements with customers assessing affordability, and working with income and expenditure information to agree realistic payment plans.

Experience of working within a compliance-driven or legislative framework, applying policies and procedures to ensure actions are lawful, fair, and consistent.

Experience of managing a personal caseload in a fast-paced environment, prioritising work effectively and meeting performance or service targets.

Experience of obtaining and verifying customer information, including employment or benefit details, to support decision-making and enforcement action.

Experience of dealing with difficult, sensitive, or non-compliant customers, maintaining professionalism while achieving constructive outcomes.

Experience of applying enforcement actions such as attachments of earnings or benefits or progressing cases for further legal or formal recovery action.

Special conditions:

None
