

Job Description

Job Title:	Home Ownership Income Specialist
Reporting to:	Income Team Manager
Department:	Housing Services
Direct Reports:	N/A
Budget:	N/A
JD date reviewed:	September 2026
Job Level:	13

Job Purpose

Responsible for maximising income within Eastlight, through the effective recovery of shared ownership rent, service charges and other specified debts from homeowners.

Key Strategic Responsibilities

- Collaborate across teams and with external partners to promote sustainable homeownership tenancies, leveraging in-depth expertise in leasehold management, service charges, and arrears recovery.
- Act as Eastlight’s representative in legal proceedings, including court appearances and actions such as forfeiture, ensuring professional and compliant handling of all related processes.
- Champion a customer-centric approach, delivering exceptional service to leaseholders and upholding Eastlight’s reputation for responsiveness and care.
- Provide expert guidance and support to homeowners facing financial challenges, ensuring fair, empathetic, and solution-focused interventions.
- Ensure compliance and consistency in all homeownership services by aligning operations with current legislation, statutory guidance, sector best practices, and Eastlight’s internal policies—particularly in the collection and management of service charges.
- Ensure that services and records fully comply with Eastlight’s finance, audit and governance regulations and with the requirements of legislation, Homes England and the Regulator of Social Housing
- Work in accordance with Eastlight values of being ambitious, inclusive and accountable

Key Functional Responsibilities

- Ensure excellent, comprehensive customer experience for Eastlight homeowners.
- Provide specialist advice and support service to homeowners. Ensure that all statutory, legislative, performance, customer service, financial and strategic targets for homeownership are met.
- Provide excellent service delivery, specialising in higher level service charge and shared ownership rent arrears and complex cases
- Assist homeowners experiencing financial difficulties, including negotiating, and arranging repayment plans
- Progress arrears cases in accordance with relevant legislation for the recovery of arrears
- Apply for County Court judgements via Possession Claim Online (PCOL)
- Attend court and prepare all related paperwork and reports
- Liaise with solicitors and key partners to prepare cases for forfeiture and ensuring all paperwork and reports are prepared for court cases, where necessary
- Manage customer accounts monthly, ensuring payments are made in line with the lease
- Provide basic budgeting advice and signpost to in house support teams and other agencies where appropriate
- Carry out home visits, where required and adhere to Eastlight's lone working policy
- Maintain good working relationships both internal and external with key partners
- Contribute to the development of income related policies, processes and procedures
- Ensure relevant teams are kept up to date and well informed of developments in specific arrear cases
- Keep fully up to date with key developments in legislation and best practice relating to service charge collection and legal processes
- Manage customer Direct Debit including annual rent and service charge review.
- Provide a high-quality service and contribute towards continuous improvement within the organisation by achieving the objectives set out in appraisals
- Maintain accurate, complete, consistent and up to date records and reports for performance, customer insight and auditing purposes
- To have the knowledge and confidence to use own judgement to make appropriate decisions on a case-by-case basis in line with the service charge collection processes and policies
- Attend internal team briefings and meetings to facilitate effective communication
- Ability to identify customer's explicit needs, challenges and other unknown issues.

Person Specification	
Education & qualifications	• GCSE levels 9-4 in Maths and English or demonstratable level of numeracy and literacy skills • Possess a full UK clean driving licence and have access to own vehicle
Experience	• Delivering excellent customer service • Working in residential leasehold services for a housing association, local authority, or private company • Experience of service charge collection, including experience of dealing with forfeiture cases. • Effective communication with customers, both face to face and on the phone • Analysing complex technical documents, summarizing for wide audiences, and producing briefings or reports • Experience and understanding of leasehold data procedures and systems • Experience in using generic software (MS Office) and industry specific software tools (e.g. Orchard or similar)
Knowledge and Skills	• Proven communication skills, with a particular focus on effective and open communication with customers, colleagues, and stakeholders • Highly developed customer service skills and a think customer approach • Comprehensive, current knowledge of leasehold law, practice, and policy, including service charge collection and arrears. • Proven verbal and written communications skills, able to translate technical matters into easily understandable language • Able to negotiate, arbitrate and secure appropriate outcomes without supervision • Good knowledge of broader affordable housing considerations, issues, legislation, policy, and practice preferably gained in a housing association or local government setting • Highly developed IT skills, including high levels of ability in using generic software (Microsoft Office) and industry level specialist housing management and finance software. • Ability to summarise information clearly, analyse data and produce reports • High level of numeracy and literacy skills • Commitment to continuous personal improvement. • Self-motivated with ability to work independently and as part of a team • Demonstrates a strong commitment to affordable housing, diversity, and equality of opportunity • Able and willing to work flexibly, in an agile manner and be creative.

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