

Job Description

Job Title	Corporate Debt Officer
Directorate	Finance & Resources
Service Area	Transactional Services
Grade	5
Competency Level	1
Salary	£30,060 - £34,314
Job Type	Hybrid
Location	Cunard Building
Disclosure and barring service (DBS)	Standard
Job Evaluation Ref No	

Job Purpose

As a Corporate Debt Officer, you will play a key role in managing the recovery of outstanding debts owed to the Council across multiple service areas, including sundry income, adult social care charges, and council tax. You will ensure debts are pursued efficiently and fairly, working in accordance with relevant legislation, Council policy, and financial regulations.

This role involves liaising with individuals, businesses, and third-party agencies to negotiate realistic repayment arrangements, resolve queries, and take appropriate



enforcement action where necessary. You will contribute to maintaining the Council's financial sustainability while upholding excellent customer service standards and safeguarding vulnerable residents.

You'll be part of a collaborative team, using digital systems to manage caseloads, analyse debt trends, and support service improvements that promote earlier intervention and reduce overall arrears.

Directly Responsible For:

No staffing responsibilities associated with this post

Directly Responsible To:

Corporate Debt Team Leader

Main Areas of Responsibility:

- To carry out duties relating to the collection and recovery of all debt alongside the administration of liability, award of discounts and exemptions. Providing advice to taxpayers who may be struggling to pay including agreeing affordable payments and signposting to relevant benefits including Council Tax Support and Free School Meals where appropriate
- To work on all types of cases and accounts including complex areas involving the application of law and policy
- To make financial assessments and decisions relating to all aspects of the collection of debt
- To assess a citizen's ability to pay ensuring that all debts owed to the City Council are considered and an affordable level of payment is agreed based upon the principles of the best practice e.g. Standard Financial Statement
- To represent the City Council at the Magistrates Court as requested

- To respond to customer enquiries and advise customers and/or their representatives of their entitlement to support under the various schemes administered by the Service. Where appropriate to signpost and/or refer customers to other external avenues of support including debt advice
- Retain individual responsibility for customers' cases and maintaining contact until issues are fully resolved
- To ensure the required information and evidence is obtained from customers in a timely manner and to ensure the correct determination of liability can be made including any appropriate award/support/entitlement. This may require telephoning, emailing, writing to the customer to ascertain their circumstances and/or needs
- Ensure that customer accounts and claims are correctly profiled to ensure that recovery action taken is appropriate to the customer's circumstances and in accordance with the relevant legislation, agreed debt recovery procedures and protections
- Advise and assist vulnerable and/or over indebted customers on how to access relevant schemes of advice and affordable repayment e.g. Housing Benefit, debt and budgeting advice, Discretionary Housing Payment and Local Welfare Provision and referring to accredited specialist services when necessary
- Ensuring that work is carried out in accordance with relevant legislation, Council policy and/or guidance
- Take steps to ensure expenditure is safeguarded and fraud is prevented and detected wherever possible. Work co-operatively with investigators, other staff and organisations to safeguard public funds and tackle fraud
- To maintain standards of integrity as laid down in the Code of Conduct and Personal Standards of Behaviour
- To contribute to the process of continually improving customer access to quality, cost effective services, and working as part of an integrated service

- To effectively use relevant ICT systems and assist in the creation, development and maintenance of records, files and statistical information
- To provide administrative services and to assist with the development and maintenance of procedures and codes of working practice to form part of a comprehensive quality approach to service delivery
- To undertake any other duties and responsibilities within the grade of the post and work within the Council's commitment to equal opportunities and customer service
- To ensure that all actions taken are in compliance with relevant legislation including the General Data Protection Regulations 2018
- Develop the City Council's commitment to equal opportunities and to promote non-discriminatory practices in all aspects of work undertaken

It must be understood that every employee has a responsibility to ensure that their work complies with all statutory requirements with Standing Orders and Financial Regulations of the City Council and to ensure that all work functions are undertaken in accordance with health and safety legislation, codes of practice and the City Council's safety plan.

This job description is not intended to be either prescriptive or exhaustive. It is issued as a framework to outline the main areas of responsibility.

Supervision and Management Responsibility:

- No Supervisory/Management Responsibility

Budget and Financial Responsibility:

- Being fully accountable for managing the council's resources well and complying with statutory requirements. This includes managing time, avoiding unnecessary waste, reuse and recycle resources to reduce personal impact

Social Value Responsibility:

- Drive for social value through all activities, ensuring wider social, economic and environmental benefits for the council, residents and communities

Physical Demands of the Job:

- The job would include using a computer and sitting at a desk for prolonged periods of time

Corporate Responsibility:

- Contribute to the delivery of the Council Plan
- Delivering and promoting excellent customer service, externally and internally
- Commitment to customer excellence by dealing with customer feedback, including complaints, and learning from feedback in the drive for continuous improvement
- Making the council a great place to work, living the council's values, actively engaging in regular communications including team meetings, undertaking training as required and being responsible for managing own performance
- Develop the City Council's commitment to equal opportunities and to promote non-discriminatory practices in all aspects of work undertaken
- To ensure that all work functions are undertaken in accordance with health and safety legislation, codes of practice and the City Council's safety plan

Competency Framework:

We operate a competency framework, a set of core behaviours which define how we are expected to approach our work, how we perform in certain situations and how we treat each other. Each competency details the standards of behaviours and skills required by all staff and this in turn supports delivery of our aim and our council plans linking them together with our values.

The post holder will be required to demonstrate the ability to perform at the following competency level 1

[The competency framework can be found here.](#)

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Person Specification

Assessment methods used: I = Interview, P = Presentation, A = Application, E = Exercise, T = Test, AC = Assessment Centre

Qualification and training

Essential

- Good general education including GCSEs (Grades A–C / 1–5) in English and Maths or equivalent (A)

Desirable

- Training in local taxation and/or debt recovery
- IRRV technician

Experience

Essential

- Experience in debt recovery in local authority or similar environment (A)
- Ability to manage sensitive financial cases and varied customer interactions (A/I)
- Experience of resolving customer enquiries by email, phone or letter (A/I)

Desirable

- Working knowledge of Northgate and Enterprise systems
- Working knowledge of SAP/Civica Legal systems



Skills/Abilities

Essential

- Familiarity with different debt types (e.g. council tax, business rates, sundry, social care charges) (A)
- Understanding of relevant legislation and recovery procedures (A/I)
- Strong IT skills (e.g. income systems, Microsoft Office) (A)
- Clear and professional written and verbal communication (A/I)
- Ability to interpret financial data and apply policies accurately (A/I)
- Commitment to customer service excellence and empathy (I)
- Ability to work independently and collaboratively (I)
- Confidence in managing challenging conversations (I)
- Ability to apply law and policy and make decisions on complex and sensitive cases delivering resolutions in a positive manner (A/I)

Commitment

Essential

- Practising and promoting equality of opportunity and non-discriminatory practice (A)

Desirable

- An understanding of and a personal commitment to the Vision and Values of Liverpool City Council

Other

Essential

- This post is subject to a Disclosure and Barring Service (DBS)

