



JOB DESCRIPTION

JOB TITLE: FACTORING SUPERVISOR

DEPARTMENT / SERVICE: COMMERCIAL SERVICES

PURPOSE OF THE JOB

The Factoring Supervisor has responsibility for the direct line management of the Factoring Team and for ensuring that the services delivered to homeowners are financially viable for Link, affordable for customers, legally compliant and customer-focused. The services delivered include those to factored owners and non-factored owners in mixed tenure estates.

MAIN AREAS OF RESPONSIBILITY / TASKS

- To line manage the Factoring Team including workload allocation, service delivery, target setting, prioritisation, monitoring, training, development and performance reviews.
- To ensure legal compliance with factoring related legislation, creating any necessary action plans for assurance purposes. Relevant legislation and regulation includes the Property Factors (Scotland) Act 2011, annual registration and associated Code of Conduct; the Tenements (Scotland) Act 2004; the Title Conditions (Scotland) Act 2003; and the Housing (Scotland) Act 2010 in terms of Annual Return on the Charter to the Scottish Housing Regulator.
- To develop, implement, monitor and review factoring related policies and procedures including but not limited to: consultation, debt recovery, new development handovers and change of owner. This includes case audits and maintaining a Compliance Action Plan detailing any improvements.
- To support Factoring Officers to liaise with contractors and internal departments to ensure services (e.g. Landscaping, Repairs, Insurance, Close Cleaning, Lift Maintenance etc) are procured and performance is managed in accordance with corporate policies and the Property Factors Code of Conduct.
- To assist with the annual review of operating costs and fees by ensuring contractors supply prices in the required format and to support the team to accurately notify owners of any changes with 28 days' notice.
- To maximise efficiency and commercial profitability of existing activities and ensure effective administration of each new development handover.
- To support Officers attending and chairing evening meetings with owners in line with the Title Deeds, where required.



- To implement agreed strategies for excellent service delivery, value for money and customer satisfaction including digital owners' meeting procedures and feedback mechanisms in liaison with colleagues.
- To provide monthly management reports and Key Performance Indicators (KPIs) to the Factoring Coordinator.
- To develop and implement records management and performance information systems, processes and procedures, including facilitating improvements and innovations as required. This includes contributing to specifications for IT systems and the implementation of new records management systems for the factoring service.
- To represent Link in an ambassadorial capacity at external meetings as directed and to strengthen existing relationships with external stakeholders.
- To comply with Health & Safety Policy, reporting matters of concern to the Health & Safety Officer, Representatives or Commercial Services Manager.
- To actively promote the Equality and Diversity Policy, reporting any matters of concern to the Health & Safety Officer, Representatives or Commercial Services Manager.
- To carry out other duties as required as necessary to meet the needs of the business and within the scope of the role, including a flexible approach to accommodate evening meetings where required.

RELATIONSHIPS

- Customers including owners and sharing owners of factored properties and non-factored owners in mixed tenure estates
- Internal colleagues from Development, Finance, Repairs, Housing, Asset Management, ICT, HR and Factoring Services.
- Private Sector Developers and Portfolio Managers
- Solicitors and other debt recovery agencies
- Scottish Government
- Other external agencies e.g. utilities, First Tier Tribunal for Scotland, Housing and Property Chamber.
- SHARE and Scottish Federation of Housing Associations (SFHA) Factoring Forums

ACCOUNTABILITY

The Factoring Supervisor is accountable to the Factoring Co-ordinator.

PERSON SPECIFICATION

EDUCATION & QUALIFICATIONS	ESSENTIAL	DESIRABLE
Chartered Institute of Housing (CIH) Level 3 (SVQ Level 3) or a Further / Higher Education Qualification in a relevant discipline.	✓	
KNOWLEDGE / EXPERIENCE & SKILLS		
Experience of delivering property management/ factoring services	✓	
Experience of leading a team including target setting	✓	
Knowledge of Housing/Factoring legislation including business implications	✓	
Experience of developing and implementing policies and procedures	✓	
Experience of financial/budget management	✓	
Experience of procurement and contract management		✓
Experience of developing performance management systems and leading service improvements	✓	
Experience of handling complaints	✓	
Advanced IT skills and the ability to report, interpret and interrogate data [Excel, Word, Outlook, Access, PowerPoint]	✓	
Experience of using and contributing to the development of a housing management system or other information management system	✓	
Excellent written and verbal communication	✓	
Organisation and time management skills	✓	
Problem solving skills	✓	
GENERAL / OTHER		



LINK

Full drivers licence and access to a car for work.	✓	
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COMPETENCY MANAGEMENT FRAMEWORK	(ALL ESSENTIAL) ASSESSED AT INTERVIEW
<p>COMMUNICATION</p> <p>Communicates ideas and information effectively, both verbally and in writing, ensuring messages are clear and understandable. Shares information openly and encourages a two way dialogue. Use appropriate language and style that is both relevant to the situation and to the people being addressed.</p>	
<p>CUSTOMER CENTRED APPROACH</p> <p>Puts the person at the heart of the service and is able to understand both internal and external customers and service users' needs. Recognises that customers and service users are unique. Takes personal responsibility for securing the satisfaction and well being of customers and service users. Shows perseverance and innovation in resolving problems. Encourages and maintains open, positive relationships with a wide range of people. Listens and communicates assertively to ensure mutual understanding.</p>	
<p>INNOVATION</p> <p>Constantly strives to evaluate, question and improve how things are done. Views improvement as a continuous process. Creatively explores and applies innovative approaches to improve the quality and delivery of services.</p>	
<p>WORKING TOGETHER</p> <p>Willingness to participate and contribute effectively to the team effort. Will put own interests aside when appropriate to meet the needs of the team.</p>	
<p>LEADERSHIP</p> <p>The ability to lead, inspire and encourage others to meet business objectives whilst providing a clear vision and sense of purpose in all activities. Actively participates and contribute towards Project Teams, Committees and other working groups. Is supportive of colleagues, including secondees, placements and new employees.</p>	
<p>PERSONAL EFFECTIVENESS</p> <p>Takes personal responsibility for making things happen and achieving results. Presents ideas clearly and persuasively. Willing to take responsibility in challenging circumstances or when things go wrong. The ability to recognise and control own emotions and to respond to situations objectively, even when under pressure. The self-confidence and flexibility to adapt own response to suit the needs of the situation or to respond flexibly depending on the other persons approach.</p>	
<p>PROBLEM SOLVING AND REASONING</p> <p>The ability to identify and resolve problems by gathering and analysing information from a range of sources, and make informed and effective decisions. Draws appropriate conclusions and considers the consequences of these decisions. Willingness to participate and contribute effectively to the team effort. Will put own interests aside when appropriate to meet the needs of the team.</p>	
<p>INFORMATION SYSTEMS</p>	



A functional understanding of Link's core information communication technology – including Microsoft Office, File Stream systems and department I.T systems. Ability to access and use personal computer software for effective communication and the management of information. Has a basic knowledge of PCs, including keyboard skills and will take active steps to update personal computer literacy skills and to support others when required.

JOB SPECIFIC / TECHNICAL COMPETENCIES

Have an interest in and a good understanding of the legislative framework relevant to the job role. Is proactive and anticipates the effects of new legislation on the customer, services and the organisation as a whole



SUMMARY TERMS AND CONDITIONS OF EMPLOYMENT

This is a summary of the general terms and conditions of employment of Link Housing employees. Those quoted apply to full-time posts and part-time staff will be eligible to receive the same employment terms on a pro-rated basis. Employees on fixed term contracts are also eligible, subject to the restriction of their contract. An individual contract may determine additional terms particular to that appointment and employees should also refer to their own contract of employment.

Hours	35 hours per week, normally worked Monday to Friday, however flexible working arrangements will be considered.
Contract	Permanent.
Location	Falkirk.
Salary	£35,645.00 to £45,153.00 per year (dependent on skills and experience). Salaries are paid on the last Friday of each month.
Annual Leave	Annual leave is equal to 35 days per year (including public holidays), rising to 40 days after 5 years' service.
Pension	Link is required by law to automatically enrol eligible employees to its pension scheme. Auto-enrolment rates from 1 April 2019 are: <ul style="list-style-type: none"> •Link: 5% of basic salary •Employee: 3% of basic salary Employees can opt to increase their contributions: Employee: 4% 5% 6% 7% Link: 6% 7% 8% 9%
Life Assurance	Link provide a Death-in-Service Benefit Scheme [subject to eligibility], providing beneficiaries with up to the value of four times your annual salary



Travel	Authorised out of pocket travel expenses are reimbursed. Business car miles rate is currently 45p per mile. Authorised passenger rate is currently 5p per mile.
Flexible Working	The Group and its subsidiary companies offer a flexible working arrangement [flexi-time].
Probationary Period	All new employees are required to complete a 6-month probationary period.
Support and Supervision	All staff will participate in our Performance Management System, which includes at least three formal Review Meetings with your line manager.
Smoking	All Link group offices operate a NO SMOKING POLICY. Dependant on your role, you may have to work with people who use our services where there could be an exposure to passive smoking.
Health & Safety	Link promotes a healthy working environment and achieves this aim by supporting an active, staff-led Health and Safety Committee.
Health Care Cash Plan	A non-contributory Healthcare Cash plan scheme for employees and children under 18 years old. [Option to include partners]



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