



IDENTIFICATION

Department	Position Title	
Housing Northwest Territories	Collection Officer	
Position Number	Community	Division/Region
93-14518	Yellowknife	Finance/HQ

PURPOSE OF THE POSITION

The Collection Officer position provides collection service related to all rental/mortgage and tenant damage arrears due to Housing Northwest Territories' (Housing NWT's) and the Local Housing Organizations (LHOs), in accordance with appropriate Acts, Regulations and/or policies and procedures.; and to minimize the loss of Corporation assets through professional and progressive credit and collection services in support of the delivery of service programs.

SCOPE

The Collection Officer position is located in the Finance and Administration Division of the Housing NWT's headquarters in Yellowknife and reports to the Manager, Financial Operations and Collections. The duties of this position have a direct impact on Corporation District offices, Local Housing Organizations and numerous individual rental and mortgage clients.

The incumbent works to prevent the loss of Housing NWT assets and revenue by utilizing collection industry standards and applying existing rules, Regulations and legislation (e.g. *Access to Information and Protection of Privacy Act, Bankruptcy Insolvency Act, Canada Revenue Agency Refund Set-Off Program, Commissioner's Land Act and Regulations, Consumer Protection Act and Regulations, Creditor's Relief Act, Debt Collection Practice Regulations, Financial Administration Act and Regulations, Union of Northern Workers Collective Agreement*, etc.). The incumbent will be required to use Government credit and collection methods, business law practices, client relationship-building skills, as well as conflict de-escalating skills to react to and control situations.

The Collection Officer performs the preliminary eligibility review and preparation of documents for Manager, Financial Operations and Collections to assess before submission to the Financial Management Board (FMB) for forgiveness of debts and supports the review process for allowance for doubtful accounts and write-offs.

The incumbent also performs paralegal functions, such as exercising the right of off-set, payroll deductions and/or initiating legal collection action (e.g., Garnishee Summons).

RESPONSIBILITIES

- 1. Responsible for the collection of all tenants rent and damage arrears and mortgage arrears where collection action has been initiated, including:**
 - Providing Headquarter, District Office and LHO staff with training and presentations on collections.
 - Maintaining a collections database file for each client documenting all collection history and legal action.
 - Maintaining annual Schedules for Write-Offs and Forgiveness and Remissions for use in future credit and collection reviews, the possible reinstatement of debts, etc.
 - Verifying all Rental Officer Orders issued and ensuring that all tenant accounts in the Territorial Housing System (THS) are reconciled with Rental Officer Orders.
 - Examining all mortgage client delinquent accounts to establish the validity of the indebtedness, and upon management's approval, prepare the files to send to the lawyer's office to initiate legal action.
 - Examining the files of all former tenants with arrears to establish the validity of the indebtedness, and upon approval, proceed with the appropriate collection activity.
 - Identifying and preparing correspondence for the Manager, Financial Operations and Collections on credit and collection issues that may be politically sensitive or have recovery or write-off implications.
 - Preparing recommendations and submissions to the Manager, Financial Operations and Collections requesting decisions, direction or recommendations for accounts selected for write-off and forgiveness.
 - Identifying and, upon approval, transferring accounts to Collection Agencies or Legal Firms for further collection action as appropriate.
 - Maintaining tenant and mortgage client files as required through the Access to Information and Protection of Privacy Act and Regulations.
 - Accessing and investigating debtors utilizing the System for Accountability and Management (SAM), PeopleSoft, the Internet, Credit Bureau, Collection databases and other resources, including but not limited to contacting Local Housing Agencies, to locate debtors and secure payment.
 - Making process improvement recommendations to the Manager, Financial Operations and Collections regarding collection action.
 - Applying payments from Courts, CRA, and sometimes directly from clients to correct debt in THS system. Tracking and reporting payments and preparing a year-end Collections report; preparing weekly report of updated balance for upload to CRA. Performing a review of all files annually to update balances to CRA.
 - Performing a review of payment plan files minimum quarterly and instituting collection action based on review result.
 - Performing investigation on customer inquiries or complaints regarding collection-related issues to ensure they are adequately and promptly resolved.

- Providing recommendation to Manager, Financial Operations and Collections on accounts to be prioritized for collection and collection methods as required.

2. Perform paralegal functions to facilitate the collection of all rent and tenant damage arrears and delinquent mortgage arrears including:

- Investigating, drafting and filing legal documents required by the Territorial and Supreme Courts of the Northwest Territories (NWT) including but not limited to, Writs, Garnishees, Affidavits, Satisfaction Piece, Notice of Discontinuance, Letters to Courts, and Land Titles Office of the NWT.
- Preparing documentation to write off tenant debts due to bankruptcy discharges.
- Preparing documentation for Right of Set-Off action under the *Financial Administration Act*.
- Preparing and forwarding approved paperwork to the GNWT Department of Finance for submission to the Canada Revenue Agency (CRA) for collection of debt through the CRA Refund Set-Off Program.
- Performing review to determine eligibility of clients' accounts to be included in forgiveness listing, recommending forgiveness as appropriate, and then preparing documentation where partial or full forgiveness is approved.
- Initiating garnishee action for Government of the Northwest Territories employees as directed.
- Initiating garnishee action on wages and/or bank accounts for non-Government of the Northwest Territories employees as directed.
- Serving Garnishee Summons through personal service or by registered mail; and use Canada Post's registered mail tracking system to ensure proper delivery takes place so that Affidavits of Service can be filed with the Court.
- Evaluating and recommending accounts to be transferred to Legal counsel for further legal action.
- Preparing and reporting all approved delinquent accounts to the Credit Bureau Agencies.
- Preparing and executing the transfer of approved specific accounts to Collection Agencies.
- Notarizing legal documents for filing with the Courts.
- Administrating and monitoring court files, recommending to Manager, Financial Operations and Collections on file renewal to ensure files are renewed before the deadline.

3. Responsible for supporting data administration, including information gathering, and maintaining records with respect to collections, and reporting:

- Reviewing database software to determine if historical information can be accessed and sorted in various formats to meet client inquiries, Legislative reporting, trend analysis, etc.
- Researching and analyzing where new partnerships can be formed to trace and gather name and address data for skip tracing and collection contact (i.e., Government and commercial agencies.).
- Drafting Ministerial Briefing Notes for manager review for various collections issues.

- Assisting Manager, Financial Operations and Collections in developing a digitalized collection record system; and
- Contributing to digitizing collection related files.

WORKING CONDITIONS

Physical Demands

No unusual demands.

Environmental Conditions

No unusual conditions.

Sensory Demands

No unusual demands.

Mental Demands

The incumbent will encounter resistant, and negative language and/or behavior when dealing with clientele, whether in person or remotely, approximately on a weekly basis. Clients will occasionally utter threats. The incumbent may see clients in the community outside of work.

KNOWLEDGE, SKILLS AND ABILITIES

- Knowledge of the rules of evidence and knowledge of Small Claims, Territorial and Supreme Court Rules and procedures with respect to the filing of Statements of Claim, Writs of Execution, Garnishee Summons, Affidavits, Orderly Payment of Debt, etc.
- Knowledge of provisions of the *Bankruptcy and Insolvency Act, Creditor's Relief Act, the Territorial Court Act, and the Residential Tenancies Act*.
- Ability to acquire knowledge of the Financial Administration Manual (FAM) and Housing NWT policies and procedures including the Housing NWT's Tenant Relations Manual and the Housing NWT's Collection Policy and Procedures.
- Knowledge of paralegal functions to ensure compliance with various court procedures and Rules of Court in all jurisdictions.
- Organizational, interpersonal, verbal, and written communication and analytical skills.
- Skilled in attention to detail.
- Tact and diplomacy skills when dealing with all clients, District Office staff, LHO staff, and Territorial and Supreme Court Managers and Clerks.
- Ability to work independently in an organized and effective manner.
- Ability to write in plain English in order to communicate complex collection concepts in clear, brief language that is understandable by people with minimal or no prior exposure to the legal collection concepts.
- Ability to maintain a strict level of confidentiality.
- Computer skills including Word, Excel, PowerPoint, Outlook; within a Windows environment.

- Ability to commit to actively upholding and consistently practicing personal diversity, inclusion and cultural awareness, as well as safety and sensitivity approaches in the workplace.

Typically, the above qualifications would be attained by:

A relevant post- secondary diploma, such as but not limited to, paralegal or financial administration, and a minimum of two (2) years of experience in a collections or client-centered field.

Equivalent combinations of education and experience will be considered.

ADDITIONAL REQUIREMENTS

Commissioner of Oaths/Notary Public

Must be able to qualify for signing authority as a Commissioner of Oaths and/or Notary Public.

Position Security

- No criminal records check required
- Position of Trust – criminal records check required
- Highly sensitive position – requires verification of identity and a criminal records check

French language (check one if applicable)

- French required (must identify required level below)

Level required for this Designated Position is:

ORAL EXPRESSION AND COMPREHENSION

Basic (B) Intermediate (I) Advanced (A)

READING COMPREHENSION:

Basic (B) Intermediate (I) Advanced (A)

WRITING SKILLS:

Basic (B) Intermediate (I) Advanced (A)

- French preferred

Indigenous language: Select language

- Required
- Preferred