**Job Profile Information: Senior Debt and Financial Inclusion Adviser**

**This supplementary information for Debt and Financial Inclusion Officer is for guidance and must be used in conjunction with the Job Capsule for Housing and Tenancy**

**Job Level: Level 4 Zone 1 Camden Way Category 4**

**It is for use during recruitment, setting objectives as part of the performance management process and other people management purposes. It does not form part of an employee’s contract of employment.**

**JOB PURPOSE:**

To help our customers living in Camden’s homes to have secure, safe and affordable housing that meets their ongoing needs and provide help and assistance when they need it. This role provides both a second tier support to colleagues working across the council as well as a frontline trusted service to our customers, to:

* Provide a high quality debt and money advice service to residents across the London Borough of Camden,
* Undertake specialist debt and money advice and casework service to clients, carrying out a range of activities to ensure complex or sensitive cases are appropriately managed and representing clients at reviews, courts and other hearings where appropriate; including supporting vulnerable adults to maintain their tenancies and live as independently as possible,
* To take a designated or shared role in working with other services
* To provide a specialist debt advice support service to staff to support their development and assist in the resolution of complex issues and problems; working across the council and within the locality teams, and other non-statutory and voluntary sector services; identifying training needs and delivering training
* To provide specialist debt advice and support to colleagues across the council, advising on matters relating to area of expertise to ensure relevant policies, regulations and legislation is understood and correctly applied, so they can provide accurate, up to date advice to service users on money management and debt advice related issues
* Feed into a holistic approach to delivery of services, thinking strategically, reviewing working practises and working flexibly across the organisation on an ongoing basis

The role will embody systems thinking principles, keeping the customer at the heart of service provision - challenging and ultimately changing where required the root causes of how we deliver the best outcomes for our residents.

Flexibility to adapt and make informed, creative and robust decisions in challenging situations to obtain the best outcomes for our residents and the borough is crucial in delivering this second tier and frontline role. This role involves relationship building and problem solving for colleagues and our residents across a range of functions; challenging existing processes, systems and barriers through continual learning and gathering of evidence relating to trends.

**Example outcomes or objectives that this role will deliver:**

* To work collaboratively with colleagues providing welfare rights advice in the team; and with colleagues across the council and with the locality teams and other services across the council to resolve customer demands
* To support customers to solve problems at their root cause to build future strength in our communities and individuals;
* Provide detailed advice and support to staff in the resolution of complex issues and problems, being a support when needed to resolve customer issues in partnership with other officers, services and organisations, e.g. money management, including budgets, completion of financial statements and carrying out calculations; and working on tribunals and assisting with grants and money management, as appropriate
* Keeping abreast of changes and developments (for example legislation, local/national policy and practice), and make recommendations and inform development and delivery of training, seminars and talks on the full range of debt and related areas including financial management.
* Ensure accurate advice is provided to service users within appropriate timescales; carrying out specialist advice to residents on all aspects of debt, for example:
* Undertake in-depth casework and negotiating by letter, telephone or in person, with all the agencies that affect the client requiring money advice, e.g., fuel companies, government departments, consumer credit companies etc
* Advising on maximising income and minimising expenditure
* Preparing financial statements
* Advising on court procedures and advising and assisting with the preparation of court papers
* Prepare and represent cases to the appropriate statutory bodies, courts as necessary
* Identify cases/issues where policy work needs to be undertaken and participate in projects to deal with local issues.
* Take responsibilities in line with Camden procedures for monies received on behalf of clients i.e. charity grants and for petty cash transfers, and to make decisions about grants where appropriate.

**People Management Responsibilities:** N/A

**Relationships;**

* To work closely with colleagues in the Welfare Rights Team, officers within the Locality Team, senior officers and elected members to meet customer demands effectively;
* To work closely with colleagues in other services to resolve problems, and to pull in colleagues and partners where the skills or knowledge are not available in the Locality;
* To identify patterns in barriers and obstacles to the work and address these collaboratively with colleagues;
* To build close working partnerships in the Locality area and other teams to best deliver for Camden customers in our properties, for example NHS, Police, Domestic Violence and Advice agencies and professionals;
* Ability to work collaboratively across Directorates, teams and external partners to deliver our purpose and principles.
* To liaise with and negotiate with creditors and other debt and welfare rights related organisations and statutory bodies
* To work directly with a range of customers including vulnerable people with complex needs and support staff to help customers

**Work Environment:**

The post holder will be expected to:

* Work with a range of internal and external services to advise and support staff, for example explaining regulations and recommending possible courses of action and liaise with local DWP, Inland Revenue and other agencies on policy and practice issues.
* Work proactively in our neighbourhoods involving a significant percentage of visits to customers, and advice in our offices and by telephone
* Work flexibly across the service and council responding to changes in demand; moving location in order to achieve a seamless response
* Manage and maintain a constantly varying workload, handling changing or conflicting priorities as a result
* Attend outreach sessions as required

**Personal Specification / Technical Knowledge and Experience:**

**Knowledge:**

* Proven working knowledge and technical understanding of current legislation and processes relating to debt advice
* Proven knowledge of financial capability and how this can be integrated into the debt advice process
* Knowledge of and experience undertaking welfare benefits / income maximisation, and helping people seek employment advice.
* Knowledge of the type of social policy issues facing the local community
* Understand patterns of customer needs and provide a flexible approach according to individual needs, and encourage residents to reach their own solutions
* Trained by a known professional debt / welfare rights organisation. E.g. IMA, Advice UK, CPAG, Shelter, CAB, Rightsnet/LASA.
* The ability to meet the DRO intermediary requirements is desirable.

**Experience:**

* Significant recent experience as a debt caseworker with direct involvement in advising clients and undertaking casework and advocacy on a broad range of debt issues and income maximisation including drawing up financial statements, advising on debt options and negotiating with creditors to a specialist level, or the ability to do so; and working to legal deadlines
* Experience of working within a team environment, and supporting colleagues
* Experience of working in a fast paced environment
* Experience of, or an ability to, share knowledge, skills and experience with colleagues in a range of modes for example, via delivering seminars and training

**Skills:**

* Excellent communication skills at all levels, both oral (telephone) face to face, and written, drafting letters/emails, filling out forms etc.
* Good organisational skills and the ability to work independently, able to prioritise work and conflicting priorities as appropriate and manage busy and demanding workload within a pressurised environment
* Experience or ability to research, develop and deliver information for talks, presentations and training for a wide variety of audiences
* Numeracy skills to understand statistics and assist with pro rata calculations and checks, and manage grants/monies where appropriate
* Proficient in the use of IT systems in the provision of advice, and recording advice following advice quality procedures and keep data secure
* Ability to advocate for clients in courts and tribunal where appropriate (this involves analysing complex legislation and preparing legal submissions)
* Ability to use initiative to meet customer demands creatively and innovatively to explore possibilities for improvement and more effective delivery
* Ability to develop skills, knowledge and expertise in one or more areas such as health and support, tenancy law, and resolving disputes
* Willingness to work outside normal hours as required

**Camden Way Five Ways of Working**

*In order to continue delivering for the people of Camden in the face of ever increasing financial pressure, we need to transform the way we do things. We call this the Camden Way. The Camden Way is a key part of our transformation strategy often referred to as the transformation triangle which links the Camden Plan, the Camden Way and the Financial Strategy together.*

The Camden Way illustrates the approach that should underpin everything we do through five ways of working:

•Deliver for the people of Camden

•Work as one team

•Take pride in getting it right

•Find better ways

•Take personal responsibility

For further information on the Camden Way please visit:

<https://camdengov.referrals.selectminds.com/togetherwearecamden/info/page1>

**Chart Structure**