

Job Profile Information: Senior Debt and Financial Inclusion Adviser

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Job Grade: Level 4, Zone 1

Salary Range: £37,638 - £43,659

About Camden

Camden is building somewhere everyone can thrive, by making our borough the best place to live, work, study and visit. We're not just home to UK's fast-growing economy. We're home to the most important conversations happening today. And we're making radical social change a reality, so that nobody gets left behind. Here's where you can help decide a better future for us all.

The Landlord Services Welfare Rights Team provides specialist benefits and debt advice to council tenants and hostel residents and to the staff from across. The Camden Plan says *"we will fight inequality and the barriers it creates by working with individuals, families and communities to open up the opportunities they need to get on in life."* The team contribute to this aim by helping tenants to become more financially resilient. The extra income the team generates for individuals helps them to pay their rent and remain in their homes, and this helps fund the housing services that benefit all tenants and make communities stronger.

About the role:

The Senior Debt and Financial Inclusion Adviser works within a team to provide a trusted and high quality debt, money advice and casework service to residents. Advisers carry out a range of activities to ensure complex or sensitive cases are appropriately managed, carrying out specialist advice to residents on all aspects of debt, money management, completing financial statements, negotiating with creditors, prepare court papers and represent /advocate on behalf of clients at court and tribunal. With the aim of supporting vulnerable adults to maintain their tenancies and live as independently as possible.

The role also maximises its impact through supporting other frontline teams across the council and in housing locality teams to develop their knowledge and skills on welfare benefits, money management, debt options, and financial inclusion, and organising and delivering training and providing support through our advice line. The adviser undertakes financial responsibility for assessing entitlement to benefits, and making decisions awarding grants/money to people in crisis.

The purpose of the role is 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; sustaining tenancies, reducing poverty and maximising incomes and financial resilience whilst upskilling colleagues. The role will embody keeping the customer at the heart of service provision.

About You:

To be successful in this role, you will need to demonstrate you meet the following criteria:

1. Significant recent experience and working knowledge as a debt and financial inclusion adviser, undertaking casework, advising clients on priority and non-priority debts, and negotiating with creditors and agencies such as fuel companies, government departments, consumer credit companies etc.
2. Strong analytical and numeracy skills to enable assessment of entitlement to benefits, draw up financial statements and budgets, calculate pro rata payments, identify, advise and negotiate debt options/solutions, and to make decisions on grants applications
3. Advocate on behalf of clients with the DWP, the council and creditors regarding priority and non-priority debts to a specialist level working to deadlines
4. Knowledge of financial capability inclusion and income maximisation and better off checks and how this can be integrated into the debt advice process
5. Trained by a known professional debt / welfare rights organisation. E.g. IMA, Advice UK, Shelter, CAB; and have either achieved the IMA money advice certificate or be able to train to achieve it and become a DRO intermediary
6. Experience of, or an ability to, share knowledge, skills and experience with colleagues in a range of modes for example delivering seminars, training, coaching and providing advice

7. Excellent communication skills at all levels working with customers and colleagues including over the telephone, face to face, written communications and completing application forms
8. Good organisational skills and the ability to work independently, able to prioritise work and conflicting priorities and manage a busy and demanding workload within a pressurised environment
9. Proficient in the use of IT systems in the provision of advice, and recording advice following advice quality procedures and keep data secure
10. Willingness to work as a member of the team and also work outside normal hours as required

Work Environment:

The role is partly office based with a team base at 5 Pancras Square. The team has not yet returned to full time office-based working after the pandemic, and you will be part of the conversation about how the team works in future.

The post holder will be expected to:

- Work with a range of internal and external services on policy and service delivery issues including the Benefits Service and Council Tax department the DWP, Inland Revenue and property and priority and non-priority creditors
- Spend part of the time based with local neighbourhood teams
- Visit clients at home or interview face to face in the office environment or over the phone when this is necessary
- Work flexibly across the service and council responding to changes in demand; moving location to achieve a seamless response
- Manage and maintain a constantly varying workload, handling changing or conflicting priorities
- Attend outreach sessions and events to promote the service

People Management Responsibilities:

N/A

Relationships:

We are more effective when we work together and share ideas. Part of your role will be to ensure you work closely with the team, and have strong links with other teams and services especially those who may be working with the same clients or who provide services that may benefit them. This will include Neighbourhood Housing Officers, the Benefits Service, Early Help, Adult Social Care and Inclusive Economy as well as other landlord services teams and managers. We can reach more tenants through communications than we can through casework. Your role may involve drafting seminars and delivering talks and training materials for staff and support NHOs to provide good quality advice on money issues.

As an adviser part of your role will be to ensure that you record data accurately so it builds into the team's data and insights to inform the Council's broader strategies for addressing inequality and social and financial exclusion.

As an adviser you will liaise, advocate and negotiate with statutory bodies such as the DWP, Her Majesty Courts & Tribunals Service and welfare rights and debt related organisations including creditors and work directly with a range of customers including vulnerable people with complex needs and support staff to help customers

Over to you

We're ready to welcome your ideas, your views. Help us redefine how we're supporting people, and we'll redefine what a career can be. If that sounds good to you, we'd love to talk

Is this role Politically Restricted?

Some posts at Camden are politically restricted, which means individuals holding these posts cannot have active political role. This is not a politically restricted role. For a list of all politically restricted roles at Camden [click here](#).

Diversity & Inclusion

At Camden, we value and celebrate difference and encourage diversity in all respects. Our diverse workforce ensures we represent our communities to the best of our ability and enables us to make better decisions. Because of this, we particularly welcome applications from Black, Asian and other ethnic groups, those who identify as LGBT+, neurodiverse and disabled people. Click [Diversity and Inclusion](#) for more information on our commitment.

Agile working

At Camden we view work as an activity, not a place. We focus on performance, not presenteeism. We create trusting relationships, we embrace innovation rather than bureaucracy and we value people. Collaboration is the Camden way, silo working isn't.

At Camden we are proud to be one of Hire Me My Way's inaugural campaign supporters. Hire Me My Way is a national campaign led by Timewise, designed to increase the volume of good quality jobs that can be worked flexibly in the UK (www.HireMeMyWay.org.uk). Hire Me My Way aims to treble the number of available good quality flexible jobs to 1 million by 2020.

Asking for Adjustments

Camden is committed to making our recruitment practices barrier-free and as accessible as possible for everyone. This includes making adjustments or changes for disabled people, neurodiverse people or people with long-term health conditions. If you would like us to do anything differently during the application, interview or assessment process, including providing information in an alternative format, please contact us on 020 7974 6655, at resourcing@camden.gov.uk or post to 5 Pancras Square, London, N1C 4AG,

Chart Structure

