#

# BRIGHTON & HOVE CITY COUNCIL

**JOB DESCRIPTION**

|  |  |
| --- | --- |
| **Job Title**  | Money Advice Worker |
| **Reports to**  | Welfare Support Manager |
| **Department** | Revenues and Benefits |

**Purpose of the Job**

The Money Advice Workers will work closely with both the Corporate Debt and Welfare Support Teams to ensure that vulnerable households indebted to the council are identified and then given appropriate individualised financial support.

This will include working with the client to assess their financial situation and then providing advice around benefit maximisation, better deals on household expenditure, debt prioritisation, applying to have their deductions from benefits reduced and renegotiating repayment plans, or any other relevant solution to reduce their overall indebtedness.

The Money Advice Workers will provide these households with the opportunities to improve their financial wellbeing in the long-term, whilst also ensuring the council is making responsible and fair decisions in regard to its income recovery processes for vulnerable people.

**Principal Accountabilities**

1. To identify cohorts of households in the city who are in arrears to Brighton & Hove City Council and to undertake a targeted program of outreach work, providing debt advice and support that will improve the ongoing financial wellbeing of these residents.
2. To provide effective support and advice on an individual basis to customers experiencing debt or hardship, assisting with correct benefit take up, budget planning and money management. This includes the completion of income and expenditure forms, supporting with benefit applications, contacting creditors and maintaining accurate records of actions taken on behalf of customers.
3. To liaise and negotiate with creditors and their representatives, Brighton & Hove City Council departments and outside agencies on issues relating to debt on behalf of the customer. This to include written and personal representation, form completion and referrals to other agencies, where appropriate.
4. To advise and support tenants in challenging decisions relating to welfare benefits. This includes written requests for review or appeal on the tenant’s behalf in line with current legislation or assisting customers with the completion of forms.
5. To maintain accurate and consistent case records for all households engaged, including recording outcomes, details about what advice was offered and what actions have been taken per case. All data to be maintained as required in accordance with data protection regulations.
6. To work collaboratively with both Corporate Debt and Welfare Support teams, utilising the varied support offerings available from within the Local Authority, from Welfare Rights Advice, to financial support and collection teams. Also to maintain relationships with a wide network of colleagues, both within the organisation and with fellow Money Advice colleagues in the third sector, to share best practice and align this new service offering with the expertise available in the wider advice sector.
7. To keep up to date with all relevant legislation, case law, policy and good practice relevant to the post.
8. Ensure all required records and statistical information are kept up to date on files and submitted on time for required report deadlines.
9. To act on behalf of clients, so as to ensure that the client receives all necessary support and entitlements, whilst maintaining a focus on the Council’s objectives and priorities.
10. To participate in staff meetings, training and development activities and supervision sessions.
11. To help explore and develop a new framework of dual supervision for specialist roles with your fellow Debt Advisor.

**General Accountabilities**

* To co-operate in the implementation of the council Health and Safety policy. In particular: as set out in section 4.7 of the Health & Safety Policy:
* To take due care of their own health and safety and that of others, who may be affected by their acts and mistakes at work
* To use equipment according to instructions
* To ensure that they do not use facilities and equipment recklessly or interfere with the safe use of equipment, materials or systems
* To report any unsafe act, or condition, any accident or incident according to Health and Safety Policy
* To uphold and carry out the duties of the post with due regard to the City Council’s Inclusive Council Policy.

Your duties will be as set out in the above job description but please note that the Council reserves the right to update your job description, from time to time, to reflect changes in, or to, your job.

You will be consulted about any proposed changes.

## The list of duties in the job description should not be regarded as exclusive or exhaustive.

There will be other duties and requirements associated with your job and, in addition, as a term of your employment you may be required to undertake various other duties as may reasonably be required.

**BRIGHTON & HOVE CITY COUNCIL**

**PERSON SPECIFICATION**

|  |  |
| --- | --- |
| **Job Title**  | Money Advice Worker |
| **Reports to**  | Welfare Support Manager |
| **Department** | Revenues and Benefits |
| **Directorate** | Finance and Resources |

### Essential Criteria

|  |  |
| --- | --- |
| **Job Related Education, Qualifications and Knowledge** | * A At least 5 GCSE’s or equivalent (e.g. NVQ Level 3 in a related area).
* Hold the IMA Certificate in Money Advice Practice, or equivalent, or have equivalent experience in providing money and debt-related advice to customers.
* Thorough working knowledge of Welfare Benefits.
* Working knowledge of child protection/safeguarding vulnerable adults and education legislation and procedures.
 |
| Experience | * Experience of caseworking with vulnerable people in any of the following settings: benefits, social care, housing, community safety, probation, education, police, youth work, health or community and voluntary sector organisations (key partner organisations), or other relevant service supporting vulnerable households.
* Demonstrable experience of providing debt, money and welfare benefit advice.
* Experience of advocating on behalf of customers with third parties.
* Experience of working with people with complex needs, mental health issues, or people with disabilities
* Experience of working with sometimes challenging behaviours.
* Experience of undertaking risk assessments and applying safeguarding procedures.
 |
| Skills and Abilities | * Ability to manage own workload and work to set targets and deadlines, managing their caseloads accordingly.
* Ability to work independently, as well as being a flexible and effective team member.
* Ability to deal with conflict/aggressive behaviour, maintaining professional boundaries.
* Good communication and interpersonal skills and ability to develop supportive and empathetic relationships.
* Effective problem-solving and negotiation skills.
* Ability to use supervision with your line manager in a proactive manner to address issues with workload, training, pressure etc.
* Excellent written, verbal and communication skills
* Proficient math skills in order to undertake manual benefit calculations and complete financial assessments.
* To demonstrate an understanding of the council’s Corporate Debt policy and to help achieve its objective of responsible and fair recovery of debt within its legal duty to collect and recover debt efficiently and effectively.
 |
| **Equalities** | * To be able to demonstrate a commitment to the principles of Equalities and to be able to carry out duties in accordance with the Council’s Equalities Policy.
 |
| **Other Requirements** | * Willingness to undertake face to face appointments as well as interact with clients via digital platforms.
* Willingness to engage in personal development; training; supervision and capacity to undertake further training.
* Commitment to acquiring awareness and knowledge of Health and Safety policy and practice as it applies in their area of work
* Ability to co-operate and adhere to Health and Safety Policy, practices and instructions
* Knowledge of GDPR, confidentiality and handling of sensitive information
 |