# Role profile

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| **Job Title:** | Financial Inclusion Advisor |
| **Department:** | Resident Services |
| **Directorate:** | Regeneration & Housing |

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| **Grade:**  | 8 |
| **Post no.:** |  |
| **Location:** | Perceval House & Housing Hubs |

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| **Role reports to:** | Neighbourhood Manager / Income Team Leader |
| **Direct reports:** | None |
| **Indirect reports:** | None |

## Job description

Recruitment practices to safeguard and promote the welfare of children and/or vulnerable adults apply to this post in addition to the requirement to obtain a Disclosure and Barring Service (DBS) check.

### Purpose of role

* To comply with Ealing Council's Code of Conduct, Equality & Diversity policy and Health & Safety policy.
* Improve the outcomes for Ealing residents by providing a customer orientated service in line with Council values and objectives.
* To minimise the impact of welfare reform on residents in council or temporary accommodation through the provision of support with welfare benefit advice income maximisation, employment/training, signposting and advice, budgeting and money/debt management.
* To establish and maintain key partnerships and working relationships with internal departments and other agencies to help residents access a wide range of financial services and support to help them sustain their tenancies.
* To work closely with the Neighbourhood Manager/Team Leader to capture learning outcomes from the universal credit experience of customers and feed into improvement plans for service development. Appendix 3 October 2023 Core HR & OD Department
* Effectively manage a caseload of UC claimants, providing timely and comprehensive advice and guidance to ensure claims are managed successfully and that arrears are minimised, through face-to-face contact, in the office and in customers’ homes and over the phone.

### Key accountabilities

1. To reduce the need for legal action against residents, reducing the Council’s legal costs and homelessness and promoting the importance of paying rent and service charges through presentations and publications.
2. To check cases referred for legal action to ensure everything has been done in accordance with the pre court action protocol and to interview/visit the tenant to offer expert advice, aiming to reach a payment agreement that will prevent the need for legal action and avoid legal costs for the tenant and the council.
3. To work with the Court Officers to check cases prior to requesting council authority to commence eviction proceedings, to interview/visit the resident, to liaise with other agencies and services, aiming to reach a payment agreement that will prevent the need for eviction proceedings.
4. To keep clear and concise records of case work and to report on key performance indicators. To also ensure case work monitored and accurate records kept of key outcomes.
5. To support the migration of Universal Credit delivery and provide relevant advice and support to residents across the borough.
6. To build close relationships with colleagues in the DWP to provide a joined up, comprehensive referral and advice service for Universal Credit claimants
7. Work collaboratively with internal and external partners to achieve successful preventive outcomes and reduce the need for interventions.
8. To Update and maintain IT systems for Universal credit and welfare reform changes for the purposes of monitoring and providing statistical information to Management as and when required.
9. To work with Neighbourhood Managers/Team Leaders/Communications team to draft presentations and publications for residents, that promote the importance of paying rent and income maximisation.
10. To work with Sheltered Housing Officers and to visit Sheltered Housing schemes to provide information and to advise individual and groups of Sheltered Housing residents on rent payments and welfare benefits. Appendix 3 October 2023 Core HR & OD Department
11. To undertake visits to residents in their homes in order to verify their circumstances and authenticate any documentation seen, in accordance with current housing benefit and universal credit regulations.
12. To provide comprehensive advice and information to residents on rent payments and legal implications of non-payment, to negotiate an acceptable re-payment of rent arrears and advice on methods of payments available, promoting direct debit.
13. Where the resident is vulnerable and/or belongs to an ethnic minority group to make every effort to ensure the resident understands the advice and information given, understands the consequences of non-payment and is given appropriate assistance, including sign posting to other relevant agencies.
14. To promote and empower digital inclusion especially with vulnerable groups within the community.
15. Where suspicion is raised in respect of a case whilst visiting, refer the matter to the Audit & Investigation team on the appropriate documentation giving details of the suspected fraud.
16. Maximise rent income and housing/welfare benefit take-up by attending resident meetings and estate-based events to promote understanding of the importance of paying rent, income maximisation, budgeting and employability. To actively take part in all seasonal rent campaigns.
17. To maintain a good working knowledge of the Housing & Council Tax Benefit Regulations, Welfare Benefits and Debt Advice, in order to advise residents and maximise their income by carrying out a benefit check to ensure they claim all benefits they are entitled to.
18. To be the welfare benefit expert in all aspects of welfare benefit provision, advice and information.
19. Discuss in detail residents’ debt problems advising on expenditure minimisation, making payments to creditors, managing a household budget, opening a bank account and negotiating on their behalf with third parties as required.
20. To assist residents in making appeals, representations and revision of DWP, LWA and other negative welfare benefit decisions.
21. Work creatively and decisively to find and implement bespoke solutions to prevent and reduce the breakdown of landlord and tenant relationships, supporting those at risk of homelessness.
22. To operate within a performance management framework and to actively participate in team meetings and the Job performance scheme. Appendix 3 October 2023 Core HR & OD Department
23. To draft correspondence without supervision; to compile information into simple factual reports; and to explain complex rules to tenants over the telephone and face to face.
24. To liaise with Banks, Credit unions, DWP, Local Welfare Assistance team, other agencies and internal departments.
25. Assist residents in making requests for Discretionary Housing Payments, and other crisis grants, as well as accessing other financial assistance.
26. Negotiate debt recovery rates with Rent officers, Council Tax officers and external agencies on behalf of tenants where income reviews have been completed.
27. Monitor number of residents supported through the Discretionary Housing Payments process and measure success.
28. To inform and sign post residents to education, training and employment opportunities including work clubs and mentoring.
29. Use relevant IT systems to record and monitor outcomes and impact of interventions and relevant welfare reform changes.
30. To use IT systems to input, store and retrieve information and to use information to make appropriate decisions.
31. To use and be responsible for mobile phones, IT equipment and data.
32. To be aware of and act upon the Council’s Safeguarding Adults policy.
33. To carry out all duties in accordance with the Council’s Code of Conduct and Equality and Diversity policies.
34. To carry out all duties in accordance with the Council’s Health and Safety policy and to undertake risk assessments with the Income Manager/Team Leader for home visits, site visits and out of normal office hours meetings.
35. To undertake any other duties appropriate to the post and grade.

### Key performance indicators

* To work as part of Resident services section to meet service plan objectives and targets.
* To meet corporate standards and response times for complaints, member enquiries, Ombudsman complaints, telephone calls and correspondence.
* To minimise the impact of welfare reform changes on residents thus reducing Appendix 3 October 2023 Core HR & OD Department debt and potential loss of revenue to the council.
* To empower residents through provision of budgeting support, debt and money management skills and employment and training opportunities.

### Key relationships (internal and external)

### Internal Contacts: All Council Departments

### External Contacts: Councillors, Members of Parliament, Local Government Ombudsman, Department of Works & Pensions, Financial agencies and institutions including banks, residents & resident groups, external agencies and voluntary groups

### Authority level

* Contribute as part of the team to meet corporate and team targets
* Contribute as part of the team to deliver a Value for Money, customer focussed service

**Additional Requirements**

* Any other duties appropriate to the post and grade

## Person specification

Community and partnership working are essential for all roles as are a commitment to Equality, Diversity and Inclusion and ensuring Health and Safety at Work for everyone working at Ealing Council.

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### Essential knowledge, skills and abilities

1) Knowledge of housing law, housing benefit legislation and welfare reform.

2) Ability to negotiate rent/debt repayments with third parties on behalf of residents.

3) High standard of communication skills, demonstrated by the ability to draft correspondence without supervision; the ability to compile information into simple factual reports; and the ability to explain complex rules to service users over the telephone and face to face.

4) Ability to carry out basic calculations.

5) Ability to deliver customer services to a diverse community in a professional and courteous manner.

6) Ability to deal with multiple and difficult situations in a way that tries to resolve issues for the customer. Appendix 3 October 2023 Core HR & OD Department

7) Goes the extra mile to get things done and takes pride in delivering a good service.

8) Ability to be flexible and to use own initiative to achieve results.

9) Able to meet activity deadlines by planning work around conflicting priorities and able to understand and deliver project objectives in target.

10) Ability to work in partnership with other agencies and teams to achieve results and objectives and to deliver a customer focussed service.

11) Able to work confidently with Information Technology, able to store, retrieve and use information to make appropriate decisions.

12) Able to take personal responsibility for actions and outcomes, addressing issues and problems immediately, seeking support when necessary and continually striving to improve own performance.

13) Excellent understanding of the principles of equality and diversity, ability to apply them to service provision

### Essential qualification(s) and experience

1) Experience of working with customers in a diverse community

2) Experience of dealing with welfare benefits and basic money advice

3) Experience of working in partnership with statutory and voluntary agencies to achieve positive outcomes for residents.

## Values and behaviours

| **Improved life for residents** | **Trustworthy** | **Collaborative** | **Innovative** | **Accountable** |
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| * Is passionate about making Ealing a better place
* Can see and appreciate things from a resident point of view
* Understands what people want and need
* Encourages change to tackle underlying causes or issues
 | * Does what they say they will do on time
* Is open and honest
* Treats all people fairly
 | * Ambitious and confident in leading partnerships
* Offers to share knowledge and ideas
* Challenges constructively and respectfully listens to feedback
* Overcomes barriers to develop our outcomes for residents
 | * Tries out ways to do things better, faster and for less cost
* Brings in ideas from outside to improve performance
* Takes calculated risks to improve outcomes
* Learns from mistakes and failures
 | * Encourages all stakeholders to participate in decision making
* Makes things happen
* Acts on feedback to improve performance
* Works to high standards
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