

Advising Communities

Dear Applicant,

Debt Advice Caseworker

Thank you for your interest in the above post. I am pleased to enclose the following information:

- About Advising Communities
- Job Description
- Person Specification

Closing date for applications is Sunday 7th April.

Those shortlisted will be notified by end of day Tuesday 9th April.

Interviews to take place on Friday 12th April.

We are accepting CV's and covering letters for this position and will only short-list applicants who have effectively demonstrated they meet the points on the Person Specification. Please be aware that we will not be able to make any assumptions or interpret information that is unclear.

We look forward to receiving your CV and covering letter. Please email or send to:

Recruitment
Advising Communities
17 Oval Way
London
SE11 5RR
recruitment@advisingcommunities.uk

About us

Advising Communities is the legal advice, support and education charity for individuals in need and the essential organisations that support them in their communities. Everyone needs advice sometimes, but don't always know where to get it. We aim to help people solve the problems that they are facing and ensure they have an opportunity to take charge of areas in their lives that they may be struggling with.

We provide legal advice, information and support to individuals in need in all areas of social welfare law and in particular in the areas of Welfare Benefits, Debt, Housing, Employment, Immigration and Consumer. We also provide legal and technical advice, information and support to community organisations, charities and public-sector bodies across the UK.

Our Vision

Communities are happy, confident and capable of solving life's problems and planning a better future.

Our Values

Human – people have unique and often complex stories. We take time to listen and understand before we offer our support.

Responsive – we adapt to changes in policy and the law so that our advice and support is as helpful as it can be.

Practical - our advice and support help people and their organisations solve urgent challenges.

Enabling - we help people and the organisations that support them develop their skills and knowledge so that they're equipped to solve their own problems and the problems of their communities.

Client-focused – Our priorities are determined by the real needs of the people we serve.

Collaborative - we work with anyone who shares our vision or helps make change happen for communities and the people within them.

Non-judgmental - we focus on giving the right advice rather than judging the people or the organisations who need it.

Our work

Our roots are in the London Borough of Southwark and that's where the core of our work still takes place, but our reach and our influences are extending nationally.

Our work is to advise, educate and support individuals and organisations in need. We aim to improve the wellbeing of the most vulnerable in our society by tackling their most pressing problems and concerns such as work, money, housing and immigration.

- We offer 1 to 1 advice and support through our drop-in clinics, where a conversation with an adviser can help individuals create a plan of action to turn their problem around.
- We produce accessible information and self-help guides around people's everyday affairs such as welfare benefits, housing and employment rights.
- We produce and share a knowledge bank of information and provide affordable legal services to organisations.
- We aim to help individuals who are at risk of common problems to prevent them occurring.
- We aim to work with individuals and organisations at an early stage in their problems to prevent them from becoming crises.
- We understand that problems are often complex and inter-related, so we work with clients to identify root causes and take the right actions, in the right order, to find a resolution.
- We take action on behalf of the people we serve, but only where our position and experience will help achieve a better outcome. For example, negotiating debts.
- We sometimes offer training to help clients build the skills they need to engage fully in London life or to pass on these skills to others. Topics include employment rights, welfare reform, financial inclusion and digital skills.
- We offer language services so that all our diverse communities can understand and take action on their problems. These include interpretation and translation services.
- We collaborate with other not-for-profit, public and private bodies to increase our overall impact on the community.

Job Description

Job Title	Debt Advice Caseworker
Employer	Advising Communities (AC)
Responsible to	Programme Manager
Salary	£31,329 - £32,963 (dependent on experience)
Hours	Full-time, 35 hours per week
Contract	Fixed term to 31 st March 2020 (with a possible extension)

Job Summary

To provide specialist debt advice to clients, which may include casework to Londoners, particularly, but not exclusively in the London Boroughs of Southwark, Lambeth, Lewisham and Wandsworth.

Responsible for

- Providing consistent and good quality debt and financial capability advice, information and support to Londoners, particularly, but not exclusively in the London Boroughs of Southwark, Lambeth, Lewisham and Wandsworth.
- Providing leadership, casework supervision and support to advisers and volunteers in the areas of debt advice.
- Demonstrating commitment and helping AC achieve its vision and meet its charitable objectives.

Location of work

Across London boroughs at outreach sites and at our Advice Hub in Southwark, as well as our central office in the Borough of Lambeth.

Advice giving

- Provide good quality debt and financial capability advice particularly to those with complex debt matters or multiple debts.
- Manage a target driven debt advice case load as per funder requirements.
- Ensure compliance with all administrative and casework procedures adopted by the organisation in particular but not exclusively with the MAS procedures, and to meet reasonable output requirements as determined by either the organisation or funder.
- Interview clients using listening and questioning skills to allow them to explain their problem(s) and empower them to set their own priorities.
- Use up to date information resources to find, interpret and communicate relevant information.
- Research and explore options and implications so that clients can make informed decisions about what they want to do.

- Act on behalf of the client, where necessary; by negotiating, writing letters or making telephone calls to government departments, creditors, retailers and or external organisations or empowering clients to do this for themselves.
- Advise on all relevant debt repayment options including: token/prorata offers, debt management plans, moratorium, insolvency options namely: Administration orders, Bankruptcy, Debt Relief Orders and assessing clients for IVA referrals.
- Advise on all relevant enforcement actions by priority and non-priority creditors including procedures and consequences.
- Assist clients with financial capability interventions including budgeting, income maximisation benefit checks, expenses reduction and drawing up financial statements.
- Assist clients with challenging both regulated and non-regulated debts and advising on other relevant debt reductions options including statute of limitation.
- Demonstrate good understanding of and ability to apply the FCA rules in relation to debt advice.
- Make referrals internally or to other agencies as appropriate.
- Use the provision of interpreters to ensure that non-English speakers are able to access our services.
- Deliver the service in accordance with funder targets and requirements.
- Maintain detailed case documentation for continuity and audit purposes.
- Deliver money advice to groups e.g. financial capability workshops.

Supervision and development

- Attend staff development and delivery meetings, courses etc.
- Prepare for and attend supervision meetings/team meetings/staff meetings and the annual appraisal as appropriate.
- Participate in regular supervision, file review and other quality checks as required and learn from issues identified.
- Be responsible for own learning and development and keeping up to date with legislation, policies and procedures and undertake training.

Other duties and responsibilities

- Work with the SMT to develop appropriate new services, expand existing services and support the development of an effective fundraising strategy to ensure the sustainability of service provision.
- Undertake relevant administrative duties.
- Carry out other duties appropriate to the nature of the post and the hours of work which may reasonably be assigned.
- Ensure that all work conforms to AC's Office Manual and the Advice Quality Mark and other external audits.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.

Person Specification

The criteria listed below is essential to the role. Your covering letter must demonstrate how you meet each of the criteria. If you do not address these fully, or if we do not consider that you meet them, you will not be shortlisted.

Experience

- Minimum of 3 years recent experience of delivering specialist debt advice and being a DRO intermediary would be desirable.
- Experience of managing a target driven caseload, working to deadlines and being self-servicing in administrative duties.
- Experience of communicating clearly and concisely with a range of people both verbally (telephone/face-to-face) and in writing (letters/emails).
- Experience of working with vulnerable clients including those with poor mental health, literacy problems and/or disability or language difficulties.
- Experience of keeping accurate and good quality case records.
- Experience of working under pressure in a fast-paced environment.
- Experience of working as part of a team and ability to work flexibly.

Skills & Abilities

- Ability to identify and pursue appropriate signposting and referral routes to external organisations where possible.
- Effective written and oral communication skills in particular negotiating.
- Ability to be impartial, non-judgmental and to empathise.
- Good analytical and problem-solving skills with the ability to identify and prioritise needs and translate these into action plans.
- Ability to research, analyse and interpret complex information.
- Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
- Ability to monitor and maintain own standards and to work independently.
- Confident in the use of computers, especially for word processing, information storage and retrieval, internet and email.
- Ability and willingness to maintain appropriate professional qualifications and undertake training.

Knowledge & Understanding

- A clear understanding of ways in which people can improve their financial situation.
- An understanding of the principles of managing household budgets, debt, credit and saving.
- Knowledge of welfare benefits to include challenging decisions, maximise income and to challenge benefit overpayments.
- Understanding of and commitment to the aims and principles of AC and its equality, diversity and inclusion policies.
- Understanding of the issues affecting society and their implications for clients and service provision.