

 WOKINGHAM BOROUGH COUNCIL	Job Description		Job Reference
Job Title	Debt Advisor Officer		
Service	Income & Assessments	Team	Income
Location	Shute End/Home working		
Reports to	Service Manager – Revenues & Recovery		
Responsible for			
Grade	Type of position:		Date
G6	Fixed Term Contract 24 months 37 hours		
<p>This job description has been designed to indicate the general nature and level of work required of the post to indicate the level of responsibility. It is not a comprehensive or exhaustive list, and the line manager may vary duties from time to time which do not change the general character of the job, or the level of responsibility entailed.</p>			
<u>Service Purpose</u>			
<p>To support residents facing financial challenges related to debt, with the aim of providing early help to prevent hardship and homelessness whilst supporting a sustainable financial future for those individuals and families. The team works in collaboration with other services and partners to support the delivery of the Tackling Poverty Strategy and demand management agenda.</p>			
<u>Purpose of the role</u>			
<p>The role will work with residents to identify opportunities that support financial stability, which will help the shape future service options. Debt counselling support, financial advice, employment support, budget planning and welfare advice will be provided to a wide range of residents including tenants and privately rented tenants.</p> <p>This role will support the Recovery, Tenancy Sustainment, Welfare Support and other services around the Council that recover debt to maximise income, reduce expenditure and prioritise debts to prevent homelessness. The role will also work closely with Community Engagement teams to provide additional support and education within the community.</p>			
<u>Main Accountabilities</u>			
1	<p>To provide a debt counselling service to residents according to legal guidelines and council procedures providing a comprehensive welfare benefits, assessment, debt advice to vulnerable residents with the aim of maximising income and preventing/reducing arrears.</p>		

2	To prepare and conduct assessments with residents, carrying out full means enquiries, including preparing a financial statement, giving debt advice, contacting internal and external creditors to negotiate debt/arrears agreements to prevent homelessness.
3	To check and identify residents' entitlement to welfare benefits and assist them in making a claim. Have a comprehensive and up to date knowledge of all relevant legislation, procedures and current and emerging best practices for the area of responsibility and ensure that the organisation meets all its statutory, regulatory and contractual obligations.
4	To liaise closely with teams such as Housing, Recovery, Assessments, and other services at the Council and other organisations (where appropriate). Diagnose basic to complex problems, collect debt information and act on behalf of residents in negotiating realistic arrears agreements which are both acceptable to the council/debtor and is affordable to the resident.
5	Where necessary visit residents in their homes or community when they are unable to take advantage of the normal office hours.
6	To attend Magistrates & County Court hearings as the resident's representative to support them where legal action has/may be taken, including bankruptcy and possession order hearings.
7	To support residents with options to better manage outgoing expenditure, consider housing options and employment and training as part of a wider package of solutions.
8	Manage your own performance effectively to meet goals and targets and work to required deadlines, adhering to Departmental and Council policies, procedures and systems at all times.
9	To promote an awareness of welfare benefits and gather data and insight that can be used to identify trends and reasons for resident debt and hardship. This can be used to shape support activities and help to manage future demand.
10	To respond to residents (internal and external) across a variety of channels and services on behalf of the Council in a consistent, positive and efficient manner & resolve as many issues as possible at first point of contact – in line with the Councils Customer Charter and Customer Experience Strategy.
11	To respond to all resident contacts; complaints, requests for services in the agreed timescales using the policies and procedures appropriate to the service area needs. To record these using the agreed IT systems to enable accurate tracking and production of management information by the Service Manager.
12	Develop comprehensive person-centred (and outcome-based) support plans with individual residents including all relevant information about Welfare Benefits and schemes to which they may be entitled. (By keeping up to date with national and local changes, related legislation, policy, and good practice).
13	Contribute to the development of service action plans, to ensure that an excellent high-quality service is delivered.
14	Manage health & safety issues in your area of responsibility in line with the relevant section(s) of the Health & Safety Policy.
15	Your duties may vary from time to time within the broad remit of your role & grade. You are required to undertake any such reasonable and appropriate duties.
Supervision Received	Reporting into Service Manager – Revenues & Recovery
Supervision Given	N/A
Contacts & Working Relationships	<p>Main Internal Contacts – Benefits Team, Welfare Support Officer, Housing Needs, Council Tax Department, Rents team, Anti-Poverty Officers and any other Services within Wokingham Borough Council</p> <p>Main external contacts - Department for Works & Pensions, Transform Housing, Foodbanks and other charitable organisations</p> <p>Other groups you will work together with: Income (Revenues & Recovery) Assessments (Benefits)</p>

Private: Information that contains a small amount of sensitive data which is essential to communicate with an individual but doesn't require to be sent via secure methods.

	Hardship Alliance Housing and Community and Partnership Teams Tackling Poverty Adult Social Care Teams Any other services within Council
Management of resources or budget	N/A
Special Factors	Full driving licence & use of a car - occasional home visits may be required & DBS check required

Organisation Chart

Reporting into



Person Specification

Focus on describing the qualifications, skills, knowledge and experience an individual will require to successfully undertake the role. These should be split between essential and desirable.

Qualifications	Essential	Desirable
Educated to Good GCSE standard (5 Grades A -C or equivalent)	X	
Technical Skills.	Essential	Desirable
Excellent IT Skill (MS Office Suite: Word, Excel, Outlook)	X	
Strong Customer Care Skills including verbal reasoning skills and the ability to put customers at ease, with empathy, and explain complex procedures effectively.	X	
Excellent written skills and the ability to formulate appropriate material for a wide	X	

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range of individuals and organisations at all levels.		
Ability to work well with people at all levels in and outside of the organisation and be an advocate and representative of the service.	X	
Ability to understand and apply changing legislation and good practice.	X	
Ability to make appropriate routine decisions with autonomy and confidence.	X	
Ability to analyse data and identify trends causing demand.	X	
Knowledge	Essential	Desirable
A basic knowledge of rent or mortgage arrears recovery and the legal procedures involved.	X	
Basic Understanding of welfare benefit legislation.	X	
Experience	Essential	Desirable
Proven experience within Revenues or Housing as part of a front-line service or work of a similar nature.	X	
Proven experience in giving help and advice to the public in some form of advisory capacity in relation to complex regulations or legislation in Housing, Welfare or Benefits.	X	
Previous experience in a counselling or Advisory Role.	X	
Ability to work with an empathetic nature and understand people's needs.	X	
Experience of mediating disputes and dealing with difficult situations, whilst working empathetically with people who may be anxious or distressed.		X
Other	Essential	Desirable
Have a full clean driving licence and have access to a car for home visits	X	
Standard DBS check	X	
Completed by:	Becky Mortimer-Browne	Date: 6.9.24