

## **JOB DESCRIPTION**

<b>Directorate:</b>	Chief Executives Department
<b>Division:</b>	Housing
<b>Post No. and Job Title:</b>	H44/H50 – Financial Inclusion Officer
<b>Grade:</b>	Grade 7
<b>Responsible to:</b>	F112, F132 – Income Collection Manager
<b>Responsible for:</b>	No Staff Responsibility
<b>Main purpose of the job:</b>	To effectively manage all financial inclusion referrals for applicants and existing tenants who require support and advice on areas of financial inclusion, including debt advice, welfare benefits and financial capability.

### **Main Duties and Responsibilities:**

1. Responsible for managing financial inclusion cases across the Borough. To provide support and advice to tenants in order for them to financially sustain a tenancy. Develop and maintain a high level of personal contact with tenants to maximise engagement and minimise rent arrears. Provide a caring, responsive and customer focused service having regard to procedures and relevant legislation.
2. Manage the financial inclusion service waiting list and action referrals in order of priority.
3. To visit customers in their homes to discuss their circumstances, complete a financial statement and to assist them to complete forms and obtaining access to grants, acting as an advocate for tenants with statutory, voluntary and commercial agencies and signpost to other support services if required.
4. Be a registered affiliate member of the Institute of Money Advisers and maintain the required CPD points for membership criteria.
5. Provide advice on all welfare benefits to maximize income. Assist tenants to complete application forms and challenge decisions where appropriate using relevant legislation and previous case law. Attend appeal hearings with tenants as required.
6. Provide budgeting advice for tenants who require assistance in money management, including assistance to set up a bank account and source cheaper fuel providers.
7. Manage the food vouchers scheme in accordance with the Trussell Fund policy and procedure. Issue food vouchers as the lead signatory to tenants and other members of the housing department for distribution.

8. Produce debt management plans and advise on options including debt relief order and individual voluntary arrangements.
9. Establish constructive relationships of trust with tenants, encouraging and supporting them to achieve positive outcomes.
10. Negotiate with third parties as appropriate, to address debt issues with creditors.
11. Develop a comprehensive network of contacts with all relevant agencies.
12. Work with other Council departments, including rent recovery and housing benefit to proactively prevent rent arrears and assist tenants to make a mutually acceptable repayment plan.
13. Identify the causal links that may have led to the financial crisis and refer to services that may help to mitigate the underlying problem.
14. In certain circumstances, to support tenancy sustainment, take rent payments from tenants. Be responsible for the cash taken and ensure it is allocated to the rent account.
15. Review applications and provide pre-tenancy support to tenants identified at being at risk.
16. Provide advice and support to colleagues, including the Lettings Officer and Housing Officers on financial inclusion issues.
17. Keep accurate case records including support directly provided and signposting to other organisations.
18. Monitor and assess the success of external support provided.
19. Arrange and facilitate multi-agency meetings with partner agencies to address financial inclusion issues.
20. Assist in the council's commitment to re-house and support refugees by ensuring access and referrals to relevant support services to enable them to sustain their tenancies and resettlement into the community.
21. Contribute to individual and team performance targets, make suggestions for service improvements to ensure the delivery of excellent housing services, which deliver value for money.
22. Keep up to date with legislation and best practice for all areas relevant to the role.
23. Attend tenant and resident meetings as required.
24. Report any repairs, maintenance, health & safety hazards, customer enquiries, breaches of tenancy, safeguarding or vulnerability that are identified during day to day activities.

25. Work closely with the Tenancy Sustainment Officer, including providing cover for the post during absence of the post holder.
26. Carry out any other duties that are within the scope and grading of the post which could also be requested by the line manager or Head of Service.

### **DESIGNATED CAR USER**

A designated car user status has been attached to this post.

### **SPECIAL CONDITIONS**

Where applicable: Duties may include attendance at evening meetings and/or work outside normal office hours.

### **RESTRICTIONS**

This is not a politically restricted post.

This post is not subject to exemption with reference to the Rehabilitation of Offenders Act 1974.

### **NOTE**

The above job description sets out the main responsibilities of H44/H50 Financial Inclusion Officer but should not be regarded as an exhaustive list of the duties that may be required. As duties and responsibilities change and develop the job description will be reviewed and be subject to amendment in consultation with the post holder during the Personal Development Review process.

All employees are expected to maintain a high standard of service delivery and to uphold the Council's policies in accordance with equality and diversity standards, and health and safety standards, and to participate in training activities necessary to their job.