Job Profile comprising Job Description and Person Specification

Job Description

Job Title: Financial Inclusion Officer	**Grade**: Linked grade SO1/S02/PO1
Section: Council Tax and Housing Benefit Recovery / Discretionary Awards / Benefits	**Directorate:** Finance
Responsible to following manager: Council Tax Team Leader Discretionary Awards Team Leader Resilience Team Leader	**Responsible for following staff:** N/A
Post Number/s: TBC	**Last review date:** June 2025

Working for the Richmond & Wandsworth Better Service Partnership

We're Richmond & Wandsworth Better Service Partnership, the shared public service team for Richmond and Wandsworth Councils. Like any local authority, our role is to deliver the agenda of our elected members on behalf of the people who live and work in our part of the world. We deliver key services to our communities including social care, public health, children's services, housing and regeneration and environmental and community services.

Our joint workforce creates efficiency and resilience by bringing more creativity to the way we work, more objectivity and adaptability too, helping us deliver better services for all our residents.

We're here to help our communities thrive in a changing world, and to be there for the people who need us most we believe we need to keep adapting. That's why, at Richmond & Wandsworth Better Service Partnership, you'll be at the forefront of innovation in local government, and we'll invest in you and offer you opportunities to grow in a way only our unique organisation can.

Job Purpose

Roles will be based in either the Council Tax, Discretionary Awards or Benefits functions of the Resources Directorate and will work as a team with other Financial Inclusion Officers, colleagues across the Councils and with partners to support residents to

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maximise their income, reduce reliance on discretionary awards and crisis grants, and improve their financial resilience. This will include specialist advice on welfare benefits, debt management, financial inclusion, debt repayment and signposting to specialist independent partners where appropriate to promote a payment culture, income maximisation including claiming all benefits the individual is eligible for, and prevention of arrears build up.

Residents' situations and circumstances will be widely varied and highly individualised, and it will be important to help identify the most appropriate support and solutions for each situation. This may include helping residents to develop and agree action plans and payment plans, and helping to negotiate and agree these with creditors, with an emphasis on ensuring they are realistic, robust and based on sound financial assessments.

Specific Duties and Responsibilities SO1:

- Maintain knowledge of, or have access to, all relevant current and proposed legislation and Council policy in respect of Housing, Council Tax, Benefits/Universal Credit, Welfare Reform and relevant Courts' decisions (likely to develop greater knowledge in one area), and know how the changes will affect relevant Directorate / Council policies and procedures, to ensure that any policy changes are considered from a financial inclusion perspective.
- To offer residents advice on how to access financial services and products, open basic bank accounts and credit union accounts, and how to operate them effectively to help maintain a structured programme of financial inclusion in both Richmond and Wandsworth.
- To review residents' individual circumstances to identify and deliver income maximisation opportunities via funding through the Department of Work and Pensions (DWP), internal grants and discretionary funds and other grants or awards that may be available to residents.
- Liaise with internal and external support agencies/key workers to assist and safeguard vulnerable residents with income maximization and debt management.
- Create good relationships with voluntary, community and charitable sector organisations and internal services, including specialist debt advice agencies, and refer /support residents to access these where appropriate.
- To carry out home visits to vulnerable residents who are in financial difficulty and/or arrears to help maximise their income and resolve their welfare benefits and/or debt issues.
- Identify debts and undertake income / expenditure assessments to identify means to pay, prioritisation of creditors and enact referrals to other support available and/or needed by residents.
- Agree realistic, affordable payment plans with residents that balance paying off arrears with meeting ongoing liabilities, so that indebtedness does not increase (and ultimately is cleared) and financial resilience improves.
- Manage case files to fully and accurately record advice given and outcomes.

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- Quantify outcomes of advice and support in the short and long-term that demonstrate financial impact (for individuals, the Councils and other agencies) and improved resilience for residents.
- Identify and feedback on good and successful practices locally, across the sector and beyond.
- Work with other Financial Inclusion Officers across the Directorate to share knowledge, experience, skills, learning and best practice to support residents.

Specific Duties and Responsibilities SO2 (in addition to those at SO1):

- Assist with running workshops, roadshows and other engagement events with vulnerable residents to ensure early intervention and prevention of arrears build up.
- Assist with the administration of Breathing Space Notifications to ensure the Council does not become liable for any wrongful action.
- Assist in delivering locally based take-up campaigns for money advice in the community – such as cross directorate community events and hotspot mapping from data.
- Identify longer-term support for residents relating to work readiness, including identifying barriers to work, building relationships with key partners such as Job Centre Plus and Work Match, identifying training needs and support (eg English as a Second or Other Language (ESOL), CV writing), and understanding routes to accessing affordable childcare.
- Build an understanding of the route to access affordable housing and understanding the private rented sector in both Boroughs.
- Make a contribution to service improvements and enact projects to implement changes.

Specific Duties and Responsibilities PO1 (in addition to those at SO1 and SO2)

- Attend appropriate forums, including deputising for Managers when required, with key partners including for example Citizens Advice, Voluntary and Community Sector (VCS) organisations and Dept for Work and Pensions (DWP)
- Attend multi-disciplinary meetings for vulnerable tenants with complex needs around financial management support, income maximisation and payment arrangements
- Responsible for delivering training for effective Casework Management, Referral Processing, Assessment, Support Planning, providing tenancy sustainment advice and ability to appraise outcomes of actions taken.
- Help to embed financial inclusion approaches within core Revenues Directorate functions, and beyond where appropriate.

Generic Duties and Responsibilities

- To contribute to the continuous improvement of the services of Richmond & Wandsworth Better Service Partnerships.

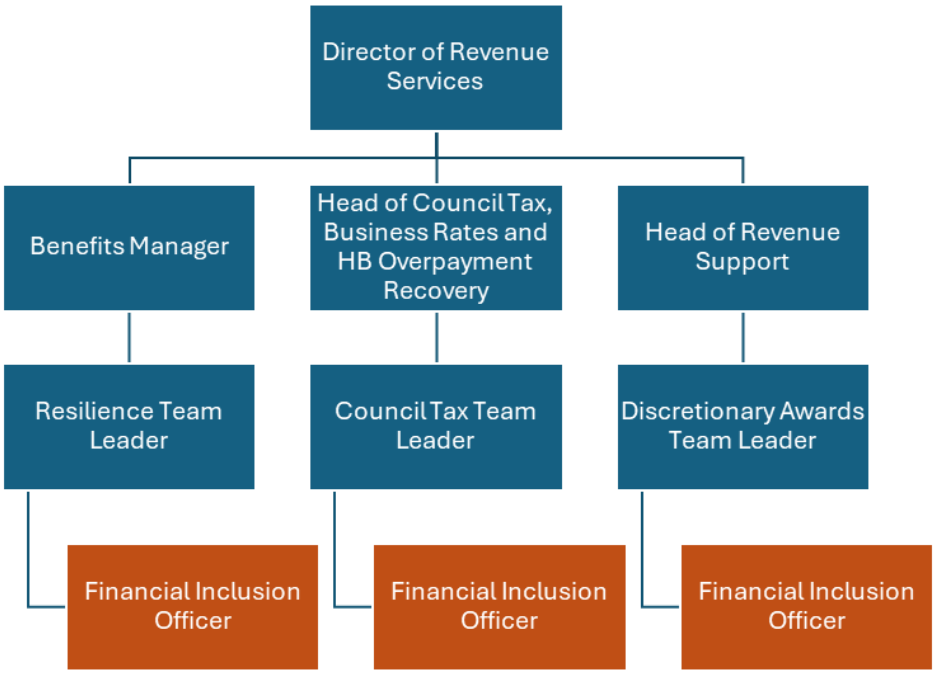
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- To comply with relevant Codes of Practice, including the Code of Conduct and policies concerning data protection, handling complaints and health and safety.
- To adhere to security controls and requirements as mandated by Richmond and Wandsworth procedures and local risk assessments to maintain confidentiality, integrity, availability and legal compliance of information and systems
- To promote equality, diversity, and inclusion, maintaining an awareness of the equality and diversity protocol/policy and working to create and maintain a safe, supportive and welcoming environment where all people are treated with dignity and their identity and culture are valued and respected.
- To understand both Councils' duties and responsibilities for safeguarding children, young people and adults as they apply to the roles within the Councils.
- The profile is not intended to be an exhaustive list of the duties the post holder will carry out. Other reasonable duties commensurate with the level of the post, including supporting emergency and priority situations, will form part of the role.

Additional Information

- Some lone working may be involved in supporting residents through visits to different venues possibly including individuals' homes. Appropriate policies and support mechanisms will be in place to facilitate this.

Team structure



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Person Specification

Job Title: Financial Inclusion Officer	**Grade**: SO1 / SO2 (tbc)
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Our Values

THINK BIGGER

EMBRACE DIFFERENCE

CONNECT BETTER

LEAD BY EXAMPLE

PUT PEOPLE FIRST

Our Values are embedded across Richmond & Wandsworth Better Service Partnership and throughout all roles and responsibilities at all levels of the organisation. Please familiarise yourself with our values as they are an integral part of our recruitment and selection process.

Person Specification Requirements			**Assessed by A/I/T/C (see below for explanation)**
Knowledge	**Essential**	**Desirable**	**Assessed**
Current working knowledge of the welfare reform and ability to provide welfare benefits and debt advice to residents	**√**		**A/I/T**
An understanding of debt recovery procedures in a Social Housing, Council Tax and/or Housing Benefit environment	**√**		**A/I**

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Must be fully aware of the duties and responsibilities arising from Safeguarding, General Data Protection Act, Health and Safety, Information Technology and Equality, Diversity & Inclusion	√		A/I
Experience	**Essential**	**Desirable**	**Assessed**
Communicating effectively with residents by phone, email, letters and in person with a sensitive approach to identified vulnerabilities	√		A/I/T
Interviewing and providing debt and money management advice to residents and sign posting residents to external service providers where necessary	√		A/I
Organising and delivering welfare benefits training, drop in advice surgeries and workshops		√	A/I
Skills	**Essential**	**Desirable**	**Assessed**
Emotionally intelligent for adaptive service delivery accounting for a resident's individual circumstances	√		A/I
IT literate, including existing understanding and/or ability to quickly adopt the use of data MS Office, search engines, analysis web platforms such as Policy in Practice LIFT or Ascendant Pathway	√		A/I
Ability to communication effectively and professionally with internal and external stakeholders	√		A/I/T
Qualifications	**Essential**	**Desirable**	**Assessed**
Good numeracy and literary skills, evidenced through GCSE pass A to C or equivalent in Maths and English, or demonstrating competency in the everyday use of Maths and English (eg writing letters, basic budgeting calculations).		√	A/C

A – Application form / CV
I – Interview
T – Test
C - Certificate

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