

Job description and person specification

Job Title:	Financial Wellbeing Advisor
Level:	Team member
Spot salary:	£34,800
Team:	Financial Inclusion / Specialist Housing Services
Reporting line:	Financial Inclusion Manager
Financial scope:	None
DBS check required:	Yes

What is the purpose of my job?

As Welfare Benefits Advisor, I will proactively engage with residents as part of an early intervention approach. I will advise on budgeting and income maximisation; promoting the take up of welfare benefits, reviewing and appealing decisions as appropriate. I will also provide advice through service delivery point, including outreach locations and will collaborate on and support training schemes and employment initiatives.

In my job I will:

Work with team members across the organisation to promote a financial inclusion approach at the earliest opportunity in order to support our residents.

Provide budgeting advice, carry out benefit checks; support clients making new claims and help to understand their rent liability. Help residents to make effective applications for benefits; discretionary funds; grants and other forms of available support and challenge benefit decisions on behalf of residents when required, preparing paper submissions to the appropriate statutory bodies, tribunals and courts.

Carry out affordability assessments of new residents at sign-ups and provide guidance and referrals as appropriate.

Guide residents to better understand and plan their household budgets and identify opportunities to maximise their income through a range of cost saving and behavioural measures. Identify residents struggling to manage debts and make referrals to specialist debt advice agencies.

Review Housing Benefit overpayments and challenge those which appear to be incorrect on behalf of residents.

Keep up to date on benefit entitlements and give advice to residents on their eligibility for the same, ensuring that the method of advice delivery has considered the diverse needs of our residents. Maintain my knowledge of legislation relating to income, welfare benefits, and the localism act.

Maintain full and accurate records of all cases within the parameters of client confidentiality and be responsible for providing data for the Key Performance Indicator reports.

Pro-actively engage with residents. Plan, attend and follow-up enquiries for working groups. Arrange and hold meetings/learning sessions with internal teams and residents. Work flexibly according to the needs of the service, in the understanding that some out of hours working will be necessary.

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Promote a resident empowerment culture. Introduce, promote and encourage engagement opportunities ensuring that residents have the opportunity to influence services provided to them and that their views are considered. Ensure that relationship management and collaboration is considered at all times and in all duties. Be responsible for arranging engagement activities for financial inclusion.

Collate and monitor data as required for performance monitoring and statistical returns for external bodies and local authorities.

Undertake home visits to discuss debt management and arrears and use the opportunity to identify any other support which would benefit residents from our partners or other external bodies

Actively participate in regular 1:1 meetings and appraisals with my line manager to review my performance and to identify training/development needs. Be an excellent team member by actively participating in team meetings and awaydays and encouraging discussions and contributions from my colleagues.

Attend and participate as a representative of Phoenix Community Housing Association, at training and conferences, as required, to further develop knowledge. Taking every opportunity to ensure that Phoenix is at the forefront of service delivery and innovation.

Work flexibly to meet the needs of the service with the understanding that some out of hours working will be necessary. Participate in service reviews and attend meetings that may be held outside of normal working hours.

Report all cases of suspected fraudulent activity to the anti-fraud officer for investigation and provide a witness statement to the same effect.

Be familiar with and act at all times in compliance with Phoenix's values, policies, procedures, standing orders and financial regulations.

Carry out other duties within the scope and spirit of the job, and in accordance with the level of the post, as required.

My health and safety obligations

In my role I have a duty of care under the Health and Safety at Work Act. This means I will be familiar with the relevant legislation and will work in a safe way. As a team member I will take responsibility for my own safety as well as my team's safety and work in collaboration with the Health and Safety Officer to minimise any potential risks.

My safeguarding obligations

As part of my wider duties and responsibilities I am required to promote and actively support Phoenix's responsibilities towards safeguarding. Safeguarding is about keeping people safe and protecting people from harm, neglect, abuse and injury. It is about creating safe places, being vigilant and doing something about any concerns I might have. It isn't just about the very old or the very young, it is about everyone who may be vulnerable.

This job description is not exhaustive and will be reviewed from time to time in consultation with my manager.

Person Specification

Section	Criteria
Experience, Knowledge, Understanding	<p>Knowledge and experience of Benefit Regulations with track record of achieving positive financial outcomes for claimants</p> <p>Demonstrable experience of providing direct support and advice to customers</p> <p>Experience of working with vulnerable individuals</p> <p>Ability to interpret and resolve complex financial matters</p> <p>Experience of meeting targets (individual and team)</p> <p>Experience of case work and ability to analyse and interpret data</p> <p>Knowledge of Welfare Reforms</p>
Education and Qualifications	<p>Good standard of education</p> <p>Qualification in Housing or similar</p> <p>Accredited qualification in Money Advice (desired)</p>
Skills	<p>Ability to influence and negotiate on behalf of others ensuring the best outcome is achieved</p> <p>Ability to deal calmly with vulnerable angry/distressed residents and influence and persuade them towards debt and income management options</p> <p>Ability to communicate clearly and effectively with a broad range of internal and external stakeholders</p> <p>Good interpersonal skills and ability to lead and work as part of the team</p>
Equality and Diversity	<p>Demonstrate commitment to equality of opportunity in employment and service provision.</p>
Phoenix Strengths	<p>Demonstrate commitment to the Phoenix Strengths:</p> <ol style="list-style-type: none"> 1. Community 2. Customer 3. Consideration 4. Collaboration

*If you are a disabled person, but are unable to meet some of the job requirements specifically because of your disability, please address this in your application. If you meet all the other criteria you will be shortlisted and we will explore jointly with you if there are ways in which the job can be changed to enable you to meet requirements.

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I will demonstrate the Phoenix Strengths as a team member:

Strength	Definition
Relating (Community)	People strong in Relationships are driven by making a difference to the community. They successfully build and maintain relationships with a wide range of people, being socially adaptive, and draw on these partnerships to help achieve objectives.
Teaming (Community)	People strong in Teaming work as a collective to achieve results that serve the community. They are always focused on the collective organisation, putting shared interests ahead of their own, and pride themselves on taking ownership as a team.
Serving (Customer)	People strong in Serving focus on the customer and take personal responsibility for meeting their needs. They love to help others and are always motivated by giving customers and colleagues an amazing level of service.
Doing (Customer)	People strong in Doing serve the customer by making things happen. They take an idea and bring it to life in a way that is practical and cost effective. They are motivated by handling multiple priorities and make informed decisions quickly.
Leading (Consideration)	People strong in Leading demonstrate consideration for the greater good. They demonstrate leadership and always do the right thing to help others, regardless of their role. They are always aware of the impact they have on others around them.
Flexible (Consideration)	People strong in Flexible demonstrate consideration towards others by being adaptive and supportive whenever things change. They love to juggle different priorities and naturally adapt their plans to find the best solution.
Sharing (Collaboration)	People strong in Sharing demonstrate collaboration by proactively sharing knowledge across service areas and deliver customer focused solutions. They keep themselves up-to-date with important developments in their work and the housing industry.
Celebrating (Collaboration)	People strong in Celebrating increase collaboration through their positive focus. They always have an optimistic outlook, focus on solutions, and build on the strengths of people and projects.

Additional core strengths:

Make it Better	People strong in Make it Better always spot what isn't working and look for ways to make it better. They love taking responsibility to make things more efficient and always see things through to the end.
Solution Finder	People strong in Solution Finder enjoy solving problems no matter how complicated. They are very resilient and make sure that issues are fully resolved before moving on.