**TAMESIDE MBC**

**CULTURAL AND CUSTOMERSERVICES**

**JOB DESCRIPTION**

**SERVICE:** Welfare Rights Service

**JOB DESIGNATION:** Debt Adviser

**RESPONSIBLE TO:** Welfare Benefits and Debt Advice Supervisor

**JOB ID: R48**

**GRADE: G**

**JOB PURPOSE:** To provide debt advice and representation to people in financial difficulties, to minimise the effect of debt and prevent homelessness.

**Post Objectives:**

1. To provide specialist debt advice to people in financial difficulties.
2. To provide representation at County Court hearings relating to debt, including crisis intervention to prevent evictions at short notice.
3. To assist service users to maximise their income including checking eligibility for benefits and promoting benefit take up.
4. To maintain accurate casework records and work to required casework management standards.
5. To assist clients in the completion of a debt relief order application
6. To assist clients in communicating with landlords, mortgage lenders, creditors, council departments and a variety of other agencies.
7. To offer telephone advice to clients and to other workers within Tameside MBC.
8. To build up positive working relationships with teams within and outside of the council.
9. To maintain an up to date knowledge of the development and changes to the law governing debt recovery and to be able to advise on the implications of such changes.
10. To maintain an up to date knowledge of court procedure and practice around rent and mortgage arrears recovery.
11. To liaise and negotiate with creditors in order to provide positive outcomes through detailed correspondence or negotiation by telephone.
12. To maintain an up to date knowledge of the practice and regulation of credit and debt collection organisations as well as agencies administering benefits.
13. To provide training and information on debt advice issues to voluntary and statutory groups.
14. To identify policy or problem areas and report to debt advice supervisor.
15. To prepare and produce own written material including case studies and monthly casework reports.
16. To contribute to the development of the debt advice service.
17. To be aware of the Councils Equal Opportunities policy and to contribute to it by ensuring the debt advice service is accessible to all.
18. To converse at ease with customers and provide advice in accurate spoken English
19. To carry out any duties that corresponds reasonably to the general character of the post and is commensurate with its level of responsibility.

**CULTURAL AND CUSTOMER SERVICES**

**PERSON SPECIFICATION**

**Job Title:**  Debt Adviser

**Division/Section:** Welfare Rights Service

 Key Method of Evaluation

 E = Essential A = Application Form

 D = Desirable I = Interview

 A = Added Value T = Test

 Key Method of Evaluation

A EXPERIENCE

1 Significant experience of providing debt advice E A/I

2 Experience of benefit maximisation work E A/I

3 Experience of working directly with the public E A/I

1. Experience of representing clients at County Court D A/I

5 Experience of delivering training to others D A/I

B SKILLS/KNOWLEDGE

1 In-depth knowledge of the law, regulation and practice E A/I/T governing debt recovery including how to prioritise debts and deal with rent and mortgage possessions

2 Knowledge of welfare benefits and tax credits D A/I

legislation

 3 Ability to prioritise own work, meet deadlines and E A/I manage a caseload including a willingness to follow and develop agreed quality assurance procedures.

1. Excellent verbal and written communication skills E A/I
2. Ability to use IT in the provision of advice, casework E A/I and the preparation or reports and submissions
3. Knowledge of homelessness issues E A/I
4. Either hold the IMA accreditation in Money Advice or be

prepared to work towards the CertMAP qualification. D A/I

C PERSONAL QUALITIES AND KEY APTITUDES

1 An empathy and commitment to the priorities of the E A/I

 Council

2 The ability to converse at ease with customers and E A/I

 provide advice in accurate spoken English

3 Ability to demonstrate empathy with people who have E A/I

debt problems.

4 Tact, diplomacy and ability to elicit sensitive E A/I

 information, to identify options and plan action

5 Ability to work as part of a team E A/I