##

**JOB DESCRIPTION AND PERSON SPECIFICATION**

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| **Job Title**: Debt Advisor  | **Directorate** : People & Communities |
| **Section**: Money Advice Team | **Reporting to**: Advice Co-ordinator |
| **Grade**: JEQ Pending | **Hours per Week:** 37 |
| **Post Number**:  | **Number of Employees** **Reporting to Post**:  |
| **Special Conditions**: Casual Car User.Will undertake such other duties and/or times of work as may be required of you. Location of work will vary including some homeworking possibilities Thispost will be subject to an Enhanced Criminal Records Bureau check. | **Location of Post**: |
|  **Job Purpose:** To support citizens of Cardiff by providing specialist debt and benefit advice to clients, aiming to reduce debts and making repayments affordable |
| **Duties and Responsibilities****Job Specific Requirements**1. To provide a high quality and comprehensive specialist debt, and benefit advice services, with the ability to represent at the County Court hearings and tribunals
2. To work closely with our internal Money Advice Team and Hub Services to obtain referrals and to provide update on cases referred from the teams.
3. To advise clients with reference to relevant legislation, case law and codes of practice. To assist the client in selecting appropriate strategies for managing their debt/housing/benefit matters and directly assist in the implementation of these.
4. Understand and advise the clients on the triggers for debt problems and explore these with the client, working with or signposting/referring to local support organisations if appropriate.
5. Where applicable make formal requests for information, challenge decisions, request reviews, undertake appeals and make formal complaints.
6. To develop and maintain positive working relationships with internal departments of the Local Authority and external organisations.
7. To communicate with customers, members and other stakeholders and to attend meetings with interested parties as required.
8. To manage a caseload of existing and new cases. Whilst maintaining clear and up-to-date records and to work in accordance with the standards set by the Local Authority.
9. To maintain confidentiality in all aspects of individual and team work.
10. To participate fully in training and self-development as identified in the training plan for the post.
11. To support the application of current and emerging technology.
12. To participate in supporting the principles and practice of equality of opportunity as laid down in the organization’s Equal Opportunities Policy.
13. To take reasonable care for the health and safety of yourself and other persons who may be affected by your acts and omissions and to comply with all health and safety legislation as appropriate.

As a term of your employment you may be required to undertake such other duties and/or times of work as may reasonably be required of you, commensurate with your grade or general level of responsibility within the organisation, at your initial place of work or based at any other establishment..Corporate Requirements1. To participate actively in supporting the principles and practice of equality of opportunity as stated in the Council’s Equal Opportunities Policy.
2. To take reasonable care for the health and safety of yourself and other persons who may be affected by your acts or omissions and to comply with all health and safety legislation as appropriate.
3. To, as a statutory duty, adhere to the Council’s Corporate Safeguarding Policy and associated policies and procedures and to report concerns regarding the safety and wellbeing of children or adults at risk. In order to support you in this, you are required to access safeguarding training at the level which is relevant to this post.

4. As a term of your employment you may be required to undertake such other duties and/or times of work as may reasonably be required of you, commensurate with your grade or general level of responsibility within the organisation. 5. Although you will be provided with a base, you will be required to work from various locations in accordance with the needs of the role. |
| **DATE COMPLETED:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ AGREED BY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Recruiting Manager)****Date Received by Post holder: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****Signature of Post holder: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |



**Person Specification**

**Job Title:** Debt Advisor

**Post Number:**

**THE PERSON APPOINTED MUST MEET THE FOLLOWING REQUIREMENTS**

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| **Area to be Demonstrated** | **Essential Requirements**YOU **MUST** DEMONSTRATE THAT YOU MEET THESE REQUIREMENTS | **Desirable Requirements**YOU DO NOT HAVE TO MEET THESE REQUIREMENTS BUT IF YOU DO, PLEASE TELL US | **How Assessed****Application Form or Interview or Both** |
| **Competencies (as per Behavioural Competency Framework)** | * Putting Our Customers First – ***State Level***
* Getting Things Done – ***State Level***
* Taking Personal Responsibility – ***State Level***
* Seeking to understand others and treating them with respect – ***State Level***
 | Application Form & Interview |
| **Education** **& Training** |  |  Recognised professional qualifications/certificates in debt advice [Citizens Advice, Institute of Money Advisers, Wiser adviser, etc. | Application Form & Certification where required |
| **Experience / Knowledge** | A minimum of two years’ experience in front line debt advice. A thorough knowledge of key areas of debt advice, including priority and non-priority debt, Insolvency and the Consumer Credit Act 1974. Ability to prepare financial statements ensuring the client understands the principles of realistic budgeting. Knowledge of County Court procedure, including Civil Procedure Rules and Pre action Protocol, with the experience/ability to act as a lay representative in debt matters and mortgage/rent arrears proceedings. A thorough understanding of Welfare Benefit legislation, guidance and case law. With experience/ability to assess entitlement, complete applications and represent at Benefit Tribunal. A working knowledge of Housing legislation, policy, guidance and case law. A thorough understanding of priority debt recovery procedures including Council Tax recovery. | Experience of coaching, supporting and assisting others.Knowledge of financial inclusion issues and local/national schemes.  | Application Form and Interview |
| **Skills and****Abilities** | A good standard of literacy and numeracy skills with the ability to draft correspondence, produce basic reports and make accurate calculations. Ability to communicate in a manner appropriate to individual needs, by telephone, in person or in writing.Ability to manage time, prioritise work and meet deadlines, whilst managing new and existing cases. Ability to record information in a clear and accurate way. Experience of negotiation and mediation. Demonstrate the ability to work as part of a team, showing willingness to assist others and a commitment to meeting the objectives of the team. Demonstrate the ability to analyse and evaluate complex information and to make effective decisions.  | A good understanding of the reasons why service users may experience debt problems and the ability to explore these issues with clients and to make appropriate referrals.  | Application Form and Interview |
| **Personal****Attributes** | Able to make key decisions and use own initiative.Demonstrate a commitment to the provision of a high quality customer service. Commitment to the Council’s Equal Opportunities Policy. Demonstrate a positive attitude to new challenges and a willingness to adapt quickly to change. | Ability to speak Welsh or a local ethnic language. | Interview |
| **Special** **Circumstances** | Will undertake such duties and/or times of work as may be reasonably required of you. | Full and valid driving licence and use of own car would be an advantage.  | Application Form and Interview |