

IMPACT HOUSING JOB DESCRIPTION

POST TITLE: Financial Inclusion Co-ordinator

Scale: SCP 29-32 (Snr Asst. 3)

TEAM: Income Management

LOCATION:

REPORTS TO: Financial Inclusion Officer

DATE: January 2020

Job Purpose

Provide an advice service to those tenants facing the most complex financial challenges.

Support the development of policies and services within Impact that lead to the effective reduction in debt and rent arrears and the maximisation of income amongst Impact tenants.

Ensure that interventions to reduce debt and increase incomes are effective by harnessing and monitoring information available across the organisation.

Co-ordinate, train, raise awareness and disseminate information amongst front-line staff on benefits, debt and financial inclusion so that a better understanding of the issues and solutions is embedded across all teams and into all aspects of our business.

Build and develop sustainable partnerships with local organisations that can positively influence and support the aims of this post.

Assist the Income Management Team to implement an effective preventative approach to rent arrears and to embed the Rent First culture.

Responsible for providing advice, assistance and debt recovery services for Impact HA, and liaising closely with Income Management and Neighbourhood Management colleagues to minimise debt.

To assist in ensuring that income is collected and assistance provided to help customers maintain their tenancies.

Key Valued Behaviours

The Valued Behaviours for all staff throughout the Association are attached.

Key Responsibilities

1. Respond to referrals from internal and external sources to provide one-to-one advice on debt and income maximisation to those tenants facing financial challenges.

2. Seek out and disseminate information on current and forthcoming local and national government policies regarding welfare benefits and their possible impact on the income of tenants.
3. Provide information and deliver training to staff on debt, benefits, income management and financial inclusion to enable the delivery of effective advice and support. Help provide staff with the knowledge to signpost tenants to further support where required.
4. Assist with pre-tenancy checks to identify and anticipate where risks of rent arrears are greatest and put in place appropriate support structures for new tenants where necessary.
5. Contribute to the development of the Income Management service by:
 - Actively participating in reviews of current practice
 - Contributing with ideas and suggestions for improvements to develop the effectiveness of the service in reducing rent arrears and assisting tenants to maximise their income and sustain their tenancies.
 - Identifying examples of good practice
6. Monitor interventions to ensure they are effective, respected and offer good value for money and record as appropriate.
7. Proactively identify tenants requiring Money Matters intervention through analysis of reports and rent accounting systems and respond accordingly.
8. Help identify and develop ways of incorporating financially inclusive approaches into the day-to-day processes of the Income Management team.
9. Assist the Income Management team to fulfil key business processes and approaches with the aim of maximising tenants' income and reducing arrears.
10. Promote Credit Unions, Home Contents insurance and the opening of bank accounts amongst Impact teams for all residents.
11. Help develop and build strong partnerships with local partnerships involved in similar activity, such as the Cumbria Financial Inclusion Forum, Credit Unions, Citizens Advice Bureau and Cumbria Law Centre.

General

12. Ensure internal business processes are followed in line with Impact Housing's policies, procedures and statutory requirements.
13. Ensure that all data protection requirements are met in accordance with Impact Housing's policies and statutory requirements.
14. To attend and actively participate in team meetings (where appropriate), line managements, appraisals, training and Impact mandatory events. To be an active and effective member of the team.
15. To take a full and positive role in training courses as and when required.

16. To undertake your duties in a manner that takes care of your own health & safety and that of others who may be affected.
17. To be familiar with all relevant health and safety requirements set out in Impact's Health & Safety policies and arrangements; in particular to co-operate with our manager in the risk assessment process and the implementation of relevant control measures.
18. To work flexibly and collaboratively with other staff and partners to ensure delivery of an excellent and seamless service. To work at all times to achieve the key requirements of Impact's Vision and Corporate Plan, as appropriate..
19. Undertake all duties in accordance with Impact's Diversity Policy, and all other relevant policies and procedures.
20. Any other duties as are reasonably required within the general nature of the post and level of the post as agreed with line manager.

PERSON SPECIFICATION FOR FINANCIAL INCLUSION CO-ORDINATOR (INCOME MANAGEMENT)

REQUIREMENTS	ESSENTIAL DESIRABLE	METHOD OF IDENTIFICATION
<p>Practical and Intellectual Skills</p> <ul style="list-style-type: none"> • Excellent communication and interpersonal skills. • Strong negotiation skills. Ability to reach effective and achievable agreements in difficult circumstances. • Good organisation skills and ability to meet deadlines • Empathetic attitude but able to take firm approach • Thorough and accurate 	<p>Essential (1) Essential (2)</p> <p>Essential (3) Essential (4) Essential (5)</p>	<p>Interview Interview</p> <p>Interview Interview Interview</p>
<p>Education/Qualifications</p> <ul style="list-style-type: none"> • Good standard of general education to GCSE level (or equivalent). • Excellent literacy skills • Good IT skills • Good numeracy skills 	<p>Desirable (1)</p> <p>Essential (6) Desirable (2) Essential (7)</p>	<p>Application Form</p> <p>Application Form Application Form Application Form</p>
<p>Experience</p> <ul style="list-style-type: none"> • Experience of delivering excellent customer services to members of the public. • Knowledge of the welfare benefits system • Experience of advocating and appealing on behalf of customers in respect of the welfare benefits system • Experience of providing debt/budgeting/money advice • Experience of working with other agencies to secure the best outcomes for customers and the organisation 	<p>Essential (8)</p> <p>Essential (9) Desirable (3)</p> <p>Essential (10) Desirable (4)</p>	<p>Application Form/Interview</p> <p>Application Form/Interview Application Form/Interview</p> <p>Application Form/Interview Application Form/Interview</p>
<p>Practical and Intellectual Skills</p> <ul style="list-style-type: none"> • Excellent communication and interpersonal skills. • Strong negotiation skills. Ability to reach effective and achievable agreements in difficult circumstances. • Good organisation skills and ability to meet deadlines • Empathetic attitude but able to take firm approach • Thorough and accurate • Able to work with minimum supervision, meet deadlines and use initiative. 	<p>Essential (11) Essential (12)</p> <p>Essential (13) Essential (14) Essential (15) Essential (16)</p>	<p>Interview Interview</p> <p>Interview Interview Interview Interview</p>

<ul style="list-style-type: none"> • Tactful and diplomatic 	Essential (17)	Interview
Other <ul style="list-style-type: none"> • Willing to develop own skills and evidence of personal development. • An appreciation of, and commitment to equality and diversity in all aspects of Impact's activities. • Hold a full current valid driving licence and have access to a car for business purposes. 	Essential (18) Essential (19) Essential (20)	Application Form Interview Application Form
Valued Behaviours <ul style="list-style-type: none"> • Please see separate sheet 	Essential (21)	Interview

Valued Behaviours

Business Focus –

- Ensuring we achieve VFM, efficiencies and source opportunities in our day to day activities
- Optimise the efficiency of your part of Impact's business within the social objectives of the wider organisation

Courageous -

- Be passionate, optimistic and resilient in a fast changing environment
- Be proactive in driving change
- Have the confidence to assess and make decisions. Take calculated risks that will have a positive outcome for the business

Communication –

- Have good listening, communication and people skills to enable you to interact, liaise, and negotiate effectively with teams across the organisation, internal and external partners. Sharing information widely (up, down and across)
- Listen to the opinions of others, and be clear and persuasive in communicating your own, appropriate to the organisational needs.
- Celebrate success

Develop your potential –

- Have a focussed attitude, explore solutions to problems prior to escalating them
- Have a desire to keep learning whilst sharing knowledge and skills with colleagues. Seek out best practice internally and externally
- Actively develop yourself and support and enable others in their own development

Customer Focussed –

- Have an adaptable style according to the needs of your customers and recognising customer service is vital to Impact's continued success - in line with the Customer is Key

Valued Behaviours

Accountability –

- Be self-aware, acknowledging and assuming responsibility for individual actions
- Do what you commit to do within a timely manner and with a sense of urgency
- Hold others and yourself to account in a positive but challenging manner

Integrity –

- Be able to cope with difficult situations and handle them well, conduct yourself with the utmost integrity and transparency
- Live the organisation's values and be a role model to others
- Be authentic in all dealings internally and externally

Collaborative –

- Make a positive contribution to team culture with the ability to inspire and enable others.
- Develop the organisation's common purpose by effectively working with teams and partners.

Equality and Diversity -

- Value people from all sections of the community and have an equitable approach to the rights and responsibilities of everyone.
- Recognise and respect the needs of everyone ensuring that no resident, customer or member of staff is discriminated against or receives less favourable treatment
- Maintain a proactive approach to diversity and communicate in a way that staff, contractors, volunteers and clients are fully aware of our commitments.

February 2017