



Job Description

Role title	Financial Inclusion Officer	Directorate	Operations
Level	Staff Member	Department	Housing

Accountable to	Financial Inclusion Manager
Accountable for:	Financial: People: none

Job purpose:

- Provide an efficient, friendly, responsive and proactive financial advice service for residents
- Maximise income through prompt and consistent debt and benefit advice – prioritise household budgeting and payments
- Establish, develop and maintain good working relationships with colleagues and external agencies to find solutions to household budget and debt problems.

Principal accountabilities:

1	Deliver a customer focused financial inclusion service which embraces Optivo culture, current and future legislation, policy and procedure and best practice.
2	Provide a tailored service to help customers manage their finances and improve their financial capability avoiding legal action and potential eviction. Working closely with Income/Housing Teams to review pre eviction cases ensuring appropriate support has been offered prior to action.
3	Provide advice and assistance to customers, helping them find solutions to difficulties with claiming benefits, multiple debts and poverty.
4	Work with the income team to identify customers who are entitled to claim overpayments or make appeals, attending with customers where needed, supporting them or acting as their advocate
5	Respond to legal action and help customers negotiate with creditors working with debt advisers and local authorities to identify solutions.
6	Ensure good standards of case management are maintained on the relevant Financial Inclusion/Income and CRM computer systems, recording all notes/actions clearly, accurately and appropriately.
7	Offer guidance and support to vulnerable customers to help them manage their finances and prevent debt build up. Operate flexible working hours to make sure all customers have access to this service
8	Signpost customers to a variety of statutory, voluntary and private organisations (e.g. CAB) for specialised advice and support. This includes offering advice on opening and operating a basic bank account.

9	Deliver financial inclusion training to colleagues and customer groups to increase their knowledge and reduce dependency on financial inclusion services
10	In a 'one team' spirit, work closely with Income Management colleagues to offer support and assistance to customers in arrears as early as possible
11	Work with colleagues to improve the benefit advice and links we offer on the website.
12	.
13	Embrace and promote Optivo culture, C.O.R.E. values and behaviours, creating an environment which is supportive and a place where it's enjoyable to work.
<u>Relationships:</u>	
<ul style="list-style-type: none"> • Income, Housing Management and Contact Centre Teams • Technology and CRM Teams • Customers/engaged customers • Local Authorities, Department of Work and Pensions • Benchmarking organisations including Housemark, G15 etc. • Partners including Money Advice Service, Centre for Responsible Credit etc. 	
<u>Person specification:</u>	
<u>Knowledge, skills and abilities:</u>	
1	<u>Knowledge</u> <ul style="list-style-type: none"> • Extensive knowledge of a wide range of benefits (including welfare reform) together with excellent knowledge of working an advisory role • Experience of handling case work and referring to relevant organisations • Knowledge of completing applications for benefits, grants, appeals and funding • Understanding the principals of budgeting for low income families • Good understanding of equality and diversity.
2	<u>Skills</u> <ul style="list-style-type: none"> • Able to recognise and understand impact of Welfare Changes on rental income, tenants' financial wellbeing and their ability to tenancy sustainment. • Communicate effectively and concisely, displaying good interpersonal skills in multiple modes (phone, face-to-face, emails and in writing) using customer friendly language • Able to develop partnership working with other agencies to generate effective solutions to problems • Able to organise and prioritise own workload to meet deadlines • Able to contribute to the development and review of Policy and Procedure regarding Letting our homes • Good negotiation and influencing skills
3	<u>Abilities</u> <ul style="list-style-type: none"> • Customer-focused • Able to work under pressure with minimum supervision • Self-motivated with a flexible approach to work • Meticulous attention to detail and quality • Able to build collaborative relationships and work productively with other departments and external bodies • A 'can do', proactive approach to problem solving • Always willing to learn and continue in personal development by attending conferences, seminars, webinars and training
4	<u>Behavioural competencies:</u>

	I will demonstrate Optivo's C.O.R.E. behavioural competencies at the level associated with my job role. Please refer to our C.O.R.E. competencies grid.
	<p><u>My health and safety obligations</u></p> <p>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 staff 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.</p>
	<p><u>My data protection obligations</u></p> <p>In my role, I have a duty to maintain the security and privacy of personal information of residents and colleagues. I will be familiar with the requirements of current Data Protection legislation and will take care to enter accurate, complete and compliant data in to our systems. I understand it is everybody's responsibility to resolve data inaccuracies as and when they are found.</p>

Further relevant information

Travel between sites will be a requirement for this role.

There may be a requirement to attend meetings and other activities outside of normal working hours.

Adopt and comply with strategy and regulatory requirements, organisational values, policies and procedures, including Health and Safety, Equality and Diversity, Procurement, Data Quality & Assurance, Safeguarding, Value for money.

No Job description can cover every issue which may arise within the job at various times and the job holder is expected to carry out other duties from time to time, which are broadly consistent with those described.

Date: 24/05/18