

Job Title: Tenant Money Advisor	Role Profile Number: SBC_11023
Grade: CFL 8	Date Prepared: October 2017
Directorate/Group: Housing	Reporting to: Housing Manager
Structure Chart attached:	

Job Purpose

In response to the introduction of Universal Credit and other welfare benefits, equip and provide tenant's households with the necessary skills to manage their money, pay their rent and as a result minimising the rental loss to the organisation. This is a vital role during the transition from the previous "legacy" benefits to Universal Credit.

Provide tenants with the advice and support that they need to claim Universal Credit and ensure that tenants have the skills needed to maximise their entitlement to welfare benefits, reduce their outgoings and make the best use of their money, so they can financially sustain their tenancies.

Build strong working relationships with Housing Officers, internal and external stakeholders, the Department for Work and Pensions, Job Centres and financial advice agencies. This is a flexible role that will evolve in line with changing demands, systems and processes.

Key Accountabilities

- Accept referrals to support and assist tenants who are affected by Universal Credit and welfare reform and who have been assessed as requiring help with the transition.
- Effectively manage the case load and give priority to cases where tenants are at risk of possession action and eviction.
- Work with vulnerable tenants including those in serious debt, tenants with alcohol and drug problems, clients who are disabled, have learning difficulties, or are physically and mentally unwell.
- Contact tenants by telephone, text, and letter and meet them face to face in the office and in their homes and where necessary accompany them to meetings with other agencies. This will include clients who are reluctant to engage.
- Carry out assessments and develop support plans.
- Provide welfare and benefit advice in order to maximize income.

- Provide personal money management, budgeting and debt advice to help clients live within their financial means.
- Influence and persuade clients to change their life style.
- Facilitate and promote financial, digital and social inclusion for clients.
- Direct and Signpost tenants to wide range of support and advice services who can provide advice, assistance and affordable services, including:-
 - a. Swindon Emergency Assistance Fund
 - b. Foodbank
 - c. Banking, credit unions,
 - d. Tenant Academy
 - e. Energy suppliers and utility providers.
 - f. Charitable trusts
 - g. Back to work training schemes
 - h. Budgeting and money management Advice.
 - i. Digital inclusion
 - j. Council tax
 - k. Housing Benefit
- Provide intensive support to referred tenants claiming Universal Credit, from start of their claim until the claim is in payment.
- Apply to the DWP for Alternative Payment Arrangements and Third Party Deductions when appropriate.
- Work closely with Housing colleagues, giving regular updates on cases and making a file record and updating the Housing Management System.
- Provide training to Estate Management Staff about benefit and claimant issues.
- Develop policy and procedures to improve process and systems.
- Be familiar with Housings “Rent First” approach to rent payments and recovery and the implications for tenants of non-payment. Assist with financial year-end activities as requested.
- Keep abreast of all national and local legislative and administrative benefit changes
- Prepare written reports and deal with correspondence, including, where appropriate, the return of any information to the Department of Works and Pension.
- Represent the Council at multi-agency meetings regarding Universal Credit and represent tenants who require support. E.g. Benefit Tribunal
- Raising awareness of Universal Credit and the effect it has on rent payments with tenant representatives, partner agencies; Social Services, Health etc.
- Be familiar with other Housing policy and procedures and where appropriate, support new, existing and potential new tenants.
- Achieve performance targets and service standards for your areas of responsibility.
- Respond to general correspondence as per policy and procedures, and assist in dealing with, and replying to, Councillors, tenants and MP’s enquiries. Including relevant stage one complaints.
- Promote good news stories/case studies and raise awareness of/provide training on Universal Credit to tenants and internal/external partners. Utilise the Council’s communication methods, including social media, to achieve this.

- Be aware and report potentially dangerous or detrimental defects within your working environment.
- Work within agreed confidentiality policies and protocols.
- At times you will be required to work evenings and/or Saturday mornings.
- You will need to have the flexibility and ability to change, as the role entails working in a rapidly changing environment. Undertake any other duties as allocated by the Housing Manager appropriate to the grading level of the post.

Supplementary Accountabilities

- To participate in equality and diversity training, information briefings and events as and when required as part of continuous professional development.
- To promote equality and diversity best practice in all areas of work and promote and implement the Council's equal opportunity policies and practices in relation to employment and services.
- Representing the Council's commitment to tenant participation through actively developing and sustaining links with tenant groups and other appropriate representative groups.
- Maintaining awareness of the Tenant Participation Agreement for Swindon and, where required, assisting with the achievement of targets and commitments.
- Ensure that any identified personal training needs are discussed with the immediate supervisor including being appraised in accordance with the Council's development and appraisal scheme and to undertake a programme of continuous development.
- In accordance with the provisions of the Health & Safety at Work etc. Act 1974 and the Management of Health & Safety at Work Regulations 1999 you must take reasonable care so as not to endanger yourself or other persons whilst at work. You must also cooperate with the Council to enable it to comply with its statutory duties for health and safety.
- You must work in accordance with training or instructions given, make proper use of any personal protective equipment provided and inform your manager of any hazardous situations or risks of which you are aware.
- You must ensure you undertake responsibilities relating to your position as detailed within your Directorate Health and Safety Policy.
- Work within agreed confidentiality policies and protocols.

Knowledge & Experience

Candidates must have substantial knowledge and experience in the following areas of business and will be required to provide evidence of this unless stated otherwise:

- Good knowledge of Universal Credit and welfare benefits
- Experience of giving budgeting and money advice.
- Experience of working with members of the public in a support role.
- Knowledge of social housing

- Excellent interpersonal, negotiation and influencing skills
- Working on own initiative and as part of a team
- Positive, enthusiastic, attitude and ability to embrace change
- An ability to travel throughout the Borough of Swindon.
- Must be fluent in the English language (as a requirement of Part 7 of the Immigration Act – for the effective performance of a customer-facing role)

Qualifications

- 5 GCSEs Grade C or above, or equivalent including English and Maths. (minimum)
- 2 A-levels or equivalent (minimum)
- Degree (preferred)

Decision Making

- Under the supervision of the Housing Manager decisions concerning tenancy matters. This may include, but is not limited to decisions where a tenant has rent arrears, suffers anti-social behaviour or concerning other tenancy management queries.

Creativity and Innovation

- Finding solutions to Tenancy Services issues needs officers to think outside normal procedures and tools available.

<p><u>Job Scope</u></p> <p>Number and types of jobs managed</p> <ul style="list-style-type: none"> • Budgeting and welfare advice • Tenancy management • Supporting teams <p>Typical tasks supervised/allocated to others</p> <ul style="list-style-type: none"> • Referrals to specialist staff or external agencies 	<p>Budget Holder</p> <p>Responsibility</p> <p>Asset Responsibility:</p>	<p>No</p>
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Contacts and Relationships

- Officers
- General public
- Members
- Partner Organisations Build and maintain relationships with Job Coaches

Other Key Features of the role

- **Data Protection:** In accordance with the provisions of the Data Protection Act, jobholders should take reasonable care to ensure that personal data is not disclosed outside the Council procedures, or use personal data held on others for their own purposes. In accordance with the provisions of the Freedom of Information Act 2000, ensure requests for non-personal information are dealt with in accordance with the Council's written procedures.