



Island Advice Centre

Debt Caseworker

- Post:** Debt Caseworker
- Salary:** **NJC Scale** So1 + (37,078 to 38 026 pa pro rata)
- Hours:** Full time (35 hpw) or part time position available (min 21hrs pw)
- Responsible to:** Debt Supervisor
- Responsible for:** Provision of Debt casework in the organisation

About Island Advice Centre

We are an independent advice centre whose mission is to alleviate local residents poverty through the provision of welfare rights advice

Our team is committed to address inequalities by supporting local residents accessing their rights in regard to housing, social welfare benefit and money advice

About the Role

Our debt adviser will be the main contact for client facing financial hardship and indebtedness.

The role is providing advice and guidance, advocate on behalf clients including communicating and carry out casework in view of alleviating financial hardship

About You

Our ideal candidate has experience supporting people who may be vulnerable, in distress or in crisis, with practical long-term solutions in areas debt and financial capability

You'll be empathic and understand the complexities of client need. You'll be able to work calmly and productively under pressure, keeping to deadlines, and demonstrating good decision-making skills, with a willingness to learn and work as part of a team

What We Offer

Our benefits include:

- 25 days holiday, plus statutory bank holidays (pro rata)
- 8% employer contribution to pension scheme
- IMA membership
- Training and development opportunity

Job Description

1. To provide debt advice and casework to clients in Tower Hamlets
2. Assessing client's situation through the 7 steps of debt advice
3. Carrying out income maximisation and financial capability intervention
4. Exploring liability issues,
5. Provide tailored debt advice and support to clients in identifying the most suitable options to remedy their debt(s)
6. Give advice on priority and non-priority debts including utility debts, rent arrears, council tax debts, credit debts, CCJs, mortgage arrears ...
7. Advising client on implication of nonpayment and court processes
8. Assisting with the preparation of financial statements in view of negotiating with creditors and calculating of pro-rata offers.
9. Carrying casework on behalf of client including negotiation with third party, challenging liability, applying to trust fund and discretionary fund, replying to court claim ect...
10. Assist with insolvency options including assisting with breathing space, bankruptcy, Debt Relief Orders and Administration Orders.
11. To provide outreach debt advice sessions with a partner organisation once a week
12. To carry out occasional cover of the centre's generalist advice service at open door and telephone advice sessions when need identified
13. To support volunteers at Island Advice Centre with debt advice enquiries
14. To keep appropriate case records as required by funders and in accordance with MaPs requirements
15. To attend staff meetings and discuss progress
16. To attend occasional meetings and develop links with other debt advice projects, advice agencies and other organisations
17. To maintain professional standards in debt advice by reading appropriate publications, attending training courses and liaison meetings and belonging to the appropriate professional bodies.
18. To demonstrate a commitment to equal opportunities

Person Specification

Essential

1. A minimum of one year full time equivalent providing debt advice
2. Meet Money Advice Trust Specialist Money and Debt Advice Standards
3. Experience in dealing with debt cases at casework level including negotiation multiple credit debts, dealing with priority debts such as rent arrears and council tax arrears,
4. Ability to manage and prioritise casework
5. Ability to work with minimum supervision
6. Accreditation as a DRO intermediary or commitment to become accredited within a year
7. Cert Map Accredited or commitment to become accredited within a year
8. A general knowledge of the benefit system and income maximisation – there will not be any benefit casework but a knowledge of benefits system will be required in order that clients can be advised on entitlement.

9. A high standard of literacy and numeracy.
10. Computer literate, ability to use word processor
11. Experience at understanding and meeting an advice centres policies and practices, in particular confidentiality and equal opportunities.
12. Good interpersonal skills and teamwork skills
13. Strong organisation skills

Desirable Experience

1. Knowledge of the Tower Hamlets area and advice agencies within this area
2. Ability to speak a locally relevant second language
3. Experience giving social welfare advice in other areas such as housing and/or welfare rights
4. Experience of using Advice Pro.