

Job Description and Person Specification Profile

Job Title	Financial Resilience Officer
Job ID	J100
Service	Cultural and Customer Services
Grade	F
Reporting to	Partnership and Engagement Officer

The Role

The postholder will assess and administer applications for crisis payments and furniture support in a holistic manner and arrange for payments to be issued where appropriate.

The role includes supporting residents around income maximisation and budgeting through to identifying and supporting people at risk of personal debt, seeking to understand the underlying needs and referring into appropriate wraparound support to address the root cause of the individual's crisis, building their financial resilience and preventing repeat applications.

Main Duties and Responsibilities include:

- To support the work of the Council for residents presenting in crisis who have experienced financial shocks and need financial resilience support using a holistic, person-centred, trauma-based approach.
- To assess and process applications for Crisis Payments and Housing Payments. Make payments where appropriate on a case-by case basis, within agreed timeframes, ensuring a high level of accuracy and providing vital wraparound support to households.
- Assess and administer applications for essential furniture support in accordance with agreed procedures using a problem-solving and pro-active approach.
- Serve as a single point of contact, assisting clients in navigating the complexities of welfare benefits, income maximisation, debt management, housing and other related issues.
- Identify household underlying needs, make warm referrals and work closely with Council services, VCFSE, and other stakeholders to coordinate support efforts.
- Support the employment & skills support offer, providing better off calculations, and making warm referrals where appropriate.
- Work closely with social landlords and Housing Advice where appropriate.
- Champion, develop and promote energy saving opportunities and partnerships with community food networks, fuel networks and energy support providers.
- Promote membership of the credit union as an affordable and sustainable route for borrowing and saving.
- Assist clients to apply for other grants where appropriate.

- Assist clients to seek out better deals on services and products – e.g. fuel providers and insurances.
- Identify where a vulnerable client may need more intense regular support and act accordingly to ensure their financial resilience.
- Maintain an up-to-date knowledge of the practices of agencies administering benefits.
- Maintain an up-to-date knowledge of the roles and procedures in the county and magistrates court and consequences of non-payment of debts, credit and household bills.
- Have excellent IT skills including a working up to date knowledge of all aspects of Microsoft office, and the ability to use on-line computer systems, new technology and access relevant on-line information with confidence, speed and accuracy.
- Maintain accurate and up-to-date case records in accordance with organisation policies and monitor customer engagement and progress to ensure positive outcomes.
- Communicate with customers and/or their representatives, through incoming and outgoing telephone calls, emails, and face to face in an effective and courteous manner.
- Deal with complex and sensitive enquiries and customer contact with confidence and professionalism.
- Conduct outreach sessions in a variety of venues across Tameside as required to promote engagement and offer support to those who may face barriers accessing the service.
- Adhere to the Council's equality and diversity policy.
- The duties may vary from time to time without changing the nature of the post or the level of responsibility, and the post holder may also be required to carry out any other duties appropriate to the grading of the post.

About You

Your essential qualifications

- Good standard of education including a minimum of 4 GCSE standard passes at A – C/4-9 including English and Maths

Your essential skills, knowledge and experience

- Recent experience in providing advice on welfare benefits, income maximisation, budgeting or debt.
- Experience of working directly with the public in a customer facing setting.
- Skills to liaise effectively with statutory and voluntary sector providers to secure the best outcomes for clients.
- Excellent communication and team working skills.
- Knowledge of the practice of agencies administering benefits.
- Strong case management skills and the ability to prioritise your workload and work with autonomy within agreed guidelines.
- Ability to work at pace, in line with service targets and taking into consideration customer demands.
- Initiative to respond to unexpected problems using recognised procedures and policies as a guide.
- Experience of undertaking a wide range of administrative and business supporting tasks.
- Excellent IT skills including a working up to date knowledge of all aspects of Microsoft office, and the ability to use on-line computer systems, new technology and access relevant on-line information with confidence, speed and accuracy.
- Understanding and empathy to the complex challenges faced by households on low incomes who are in financial crisis.
- Commitment to equality, diversity, and inclusion principles.
- Capability to work well under pressure and to deadlines.
- Have a real passion for making a difference to those in financial hardship and be able to motivate customers to create financial independence.
- Ability to work flexibly to meet the needs of the service including at different locations.

- Ability to fulfil all spoken aspects of the role with confidence through the medium of English

If you have the following experience or qualifications – then that’s great!

- Experience of delivering informal talks/training/workshops.

Our employees' skills, experience and knowledge are essential to our success along with their happiness, commitment, enthusiasm and motivation to be the best they can be.

What can you expect from us?

- A fair salary and benefits
- Opportunities for good health and wellbeing
- Help you to grow, develop and to do your best
- Enable you to be creative and innovative
- Fully involve you in changes that affect you and your work
- Listen, and act on your ideas and feedback

Working together, we are proud to work for Tameside

Our STRIVE values underpin our practice and behaviours and are at the heart of everything that we do:

