

Job Description

Job title Debt Advisor
Accountable to Debt Advice Manager

Job Purpose:

You will be accountable for delivering a sector leading, comprehensive, high quality, supportive, customer-centric, debt and money advice service to Sovereign's customers within defined localities.

You will deliver this service ensuring FCA compliance and obtaining the necessary qualifications if not currently owned. You will do this whilst championing our values of being kind, respectful, inclusive, ambitious, responsible, and collaborative.

You will also be responsible for maintaining high data quality in our Customer Accounts Service.

Ensuring that data is held centrally for full transparency and that suitable contract arrangements are in place for the continued management all compliance elements within your defined areas.

You will work closely within a team of mixed skills and experience. Supporting and providing guidance to Debt Advisers who are in the process of obtaining their qualification and where needed lending your skills and experience to support with building and shaping the service.

Dimensions:

Financial responsibility: N/A

People responsibility: N/A

Autonomy: Within broad direction set by the Head of Income who is setting the delivery strategy, the role is responsible as part of a wider team for ensuring tenancies are sustained by proactively working with customers across defined localities, co-creating the customer success map with customers. Providing support and advice on debt management, money advice and income maximisation, signposting or referring to other supportive interventions both internally and externally.

Key Accountabilities:

- To take responsibility to deliver the right outcome for our customer in a safe and timely way.
- Demonstrate everyone safe and well everywhere, every day by making health and safety a primary consideration in your decision making
- Provide training, information, and support to colleagues, so that they're kept up to date with changes in the Debt Advice sector
- Support the achievement of the agreed set of targets both for your team and for your locality
- Establish and maintain own effectiveness by developing working relationships with all stakeholders, ensuring integrated contribution to Sovereign's corporate objectives whilst observing Sovereign's policies, procedures, and ways of working
- Develop own capability by completing MaPs Accredited training to ensure FCA compliance, if not already completed.
- Ensure continual personal and professional development that will assist in improving own performance in the role, ensuring all core and mandatory training is completed and kept up to date.
- Undertake other duties within the level of responsibility, to meet the changing needs of the organisation

Key Deliverables:

- Deliver comprehensive Debt Advice within FCA guidelines.
- Complete relevant training and qualifications where appropriate
- Provide comprehensive debt advice to customers. Including customers who may be vulnerable such as mental illness, learning difficulties, age, etc.
- Facilitate co-created success maps with your customers and deliver outcomes that relate to the HACT social value measures.
- Support with the delivery, creation and development of the new service.
- Complete comprehensive Income and Expenditure statements with customers to enable accurate and tailored support can be given via this service or other.
- Liaise, refer, and work in partnership with appropriate agencies and partners, both internal and external. Including but not limited to Housing Benefit, Department of Work and
- Pensions, Homelessness, Social Services, Floating Support Providers, Independent money, debt, or legal advice services.
- Work with a caseload of residents through the appropriate Debt Advice process. Obtaining
- information, signposting and working closely with them to increase financial resilience, minimising outgoings and maximising income.
- Work in a hybrid and tailored manner working with the residents needs, by making Home
- Visits, Phone and email contact.
- Assist customer by negotiating with creditors and other agencies that affect the customers requiring money advice, e.g., fuel companies, local authorities, DWP and consumer credit companies etc
- Establish good professional, effective relationships with residents that allow for open and honest communication

- Establish, develop and maintain effective working relationships with work colleagues, and external agencies to ensure an integrated contribution to Sovereign’s objectives
- Negotiate with third parties, including statutory and non-statutory organisations where required
- Maintain accurate case records, compliant with standards, policies and legislation
- Signpost or refer to other supportive interventions both internally and externally
- Hold the Data Steward role for data quality related to Customer Accounts as set out in
- Sovereign’s data landscape. Ensure accurate records are maintained in line with business processes and comprehensive notes are made relating to case management, customer contact, customer outcomes and maintain a database of external referrals
- Ensure that customer cases are handled promptly, sensitively and are managed in an effective and efficient way to allow customers ample opportunity to engage with the service but so that cases are closed at the appropriate time.
- Promote a positive collaborative culture of Building Safety and Compliance. Take personal responsibility for escalating any concerns to the Building Safety & Compliance Team for consideration and/or investigation.

Knowledge & Skills:

- Undertake and/or maintain up to date professional accreditation to enable the service to be FCA compliant
- Maintain an up-to-date knowledge of welfare benefit entitlements and be able to give accurate advice and assistance and understand when to signpost internally and externally.
- Maintain an up-to-date knowledge of best practice and internal policies and procedures relating to arrears prevention and collection
- Ability to impact assess and to understand the difference between priority and non-priority debts
- Knowledge of methods to monitor the quality of data and identify issues e.g. reconciliations

This is an overview of the job and will be periodically reviewed and updated to ensure that the job description fully reflects the responsibilities required of the post holder.

Version	Author	Date created/modified	Effective date
1.0	Hana Westby	Dec 22	
1.1			