

## Financial Inclusion Officer

Our vision is to create communities where everyone has a safe home in a place where they're proud to live. We're big and we're local. Residents are at the heart of all we do and we use our size to influence positive change in the areas where we operate.

It's also about living our values which are at the **HEART** of what we do. All colleagues are expected to demonstrate a commitment to our values through their behaviours, actions and words on a daily basis. As a valued member of the Southern Housing Team, you'll embrace our Values to inspire others as well as yourself to be

- **H**onest
- **E**fficient
- **A**ccountable
- **R**espectful
- **T**rusted

### You'll demonstrate our HEART values in your behaviours. You'll:

- Be authentic, open and transparent in your actions and words
- Believe that by working together we accomplish more, and work hard every day to improve services, efficiency and value for money.
- Take responsibility for delivering excellence and own your own actions.
- Embrace difference, and put our residents, colleagues and our partners at the heart of all you do.
- Do what you say you will and be relied upon to keep your promises.

And, of course, show commitment to our approach to Equality Diversity & Inclusion, Health & Safety, Compliance and Code of Conduct policies and practices within Southern Housing.

## The role

Reporting to the Financial Support Manager, the Financial Inclusion Officer will provide a financial support service offer for our residents. You will support residents facing cost of living pressures, address financial challenges, sustain tenancies and stabilise household budgets and maximise income.

You will deliver top-quality customer service and money guidance information and advice casework within Southern Housing and FCA regulatory requirements. You will provide a tailored service to help residents manage their finances and improve their financial capability. You will maximise income through prompt and consistent debt and benefit advice – prioritise household budgeting and payments. You will establish, develop and maintain good working relationships with colleagues and external agencies to find solutions to household budget and debt problems.

## The location

You'll be based at Southern Housing offices with the option for working in a hybrid way when appropriate and as agreed with your manager.

## What you'll be doing

- Delivering a customer focused financial support service which embraces SH culture, current and future legislation, policy and procedure and best practice.
- Working closely with Accounts /Housing Teams to review pre-eviction cases ensuring appropriate support has been offered prior to action.
- Providing money guidance and support to assist customers with financial skills, helping them find solutions to difficulties with claiming benefits, multiple debts and poverty including welfare benefits support, benefits applications and helping challenge benefit decisions or take issues to court
- Work with the Accounts 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.
- Respond to legal action and help customers negotiate with creditors working with debt advisers and local authorities to identify solutions.
- Ensure good standards of case management are maintained on the relevant Financial CRM computer systems, recording all notes/actions clearly, accurately and appropriately.
- Offer guidance and support to vulnerable customers to help them improve their finances and prevent debt build up. Operate flexible working hours to make sure all customers have access to this service.
- 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, seeking employment or support reducing energy/utility bill costs.
- Deliver financial inclusion/support understanding to colleagues and customer groups to increase their knowledge and reduce dependency on financial support services.
- In a 'one team' spirit, work closely with colleagues to offer support and assistance to customers in arrears as early as possible.
- Work with colleagues to improve the benefit advice and links we offer on the website.
- Outreach and engagement with often vulnerable residents particularly with new residents and those affected by changes in the welfare system.
- Take referrals of residents and assess eligibility for support.
- Manage a caseload of residents and work closely to provide support which is both appropriate and tailored to individual needs, both 1-2-1 and group work.
- Provide support, information and advice to individual residents to enable them to maximise their incomes, manage debts, and budget, and can access on-line services and sustain tenancies.
- Support the running and operation of residents' hardship funds and support systems helping address residents' financial hardship.
- Help support advice and information campaigns supporting residents on Cost of Living challenges.
- Ensure maintenance of accurate records and systems and maintain client confidentiality.
- Refer residents to further support services/ external agencies as required to meet their needs.
- Provide regular reports and case studies & undertake administrative duties relating to both residents and projects as required.

- Contribute to the team's and SH's understanding of financial exclusion issues by providing statistics, undertaking research, writing reports and attending meetings as required.
- Work to create and maintain a directory of local advice agencies available to residents and colleagues.
- Set up and/or participate in local events to publicise and increase awareness of team's services where appropriate.

## What you'll need:

### Knowledge & Experience

- Extensive knowledge of a wide range of benefits (welfare system) 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, diversity and inclusion.

### Skills

- 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.

### Abilities

- 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.