POST TITLE	**DEBT ADVISOR**
DIRECTORATE	**PLACE**
SERVICE	**HOUSING AND HOMELESSNESS TEAM LEADER**
RESPONSIBLE TO	**TEAM LEADER – ADVICE LINE AND MULTI DISCIPLINARY TEAM**
NUMBER OF POST HOLDERS	**1**
ACTING UP/ SECONDMENT	**N/A**

PURPOSE OF JOB

To alleviate poverty and promote social inclusion by providing advice, guidance, support advocacy and representation to households within the City of Edinburgh on matters of personal finance and welfare issues. To assist these households in resolving problems related to money and debt.

THE WHAT - MAJOR TASKS/JOB ACTIVITIES

- To deal effectively with members of the public who have debt related problems by identifying appropriate options.
- To maximise the income of people in debt and ensure that they are in receipt of all benefits due.
- To negotiate with creditors to reschedule debts – rearrange methods of repayments based on detailed financial statements.
- To provide representation on behalf of clients at Sheriff Court in relation to actions under Debtors (Scotland) Act and in the Heritable courts.
- To sign Certificates of Sequestration under the Bankruptcy (Scotland) Act 2016
- To submit Debt Payment Programmes under the Debt Arrangement and Attachment (Scotland) Act 2002
- To work with staff in other disciplines and to respond to enquiries from other agencies in order to ensure that debt advice reaches all sectors of the community.
- To visit, where appropriate, the home of people seeking debt advice.
- To identify areas of particular concern and contribute on matters of social policy.
- To maintain and provide comprehensive statistical information timeously.
- To work with staff in other disciplines, accept referrals of cases of debt from other agencies and organisations and provide a resource of specialised skills for dealing with debt related matters.
- To undertake presentations on debt advice issues to a variety of audiences.
- To contribute to social policy and promotional matters.
- To contribute to other tasks that may be required for the effective delivery of the service.
- To contribute to the development and maintenance of City of Edinburgh Council's public information material including web based information.
- To participate in advice sessions, open appointment systems, meetings and surgeries in locations across the city.
- To participate in training of staff in other similar or related projects through work in the community to ensure that the service is as widely available as possible. Specifically, through local advice sessions, open appointment systems and telephone enquiries.

THE HOW - KNOWLEDGE AND SKILLS (E.G. CREATIVITY & INNOVATION, CONTACTS & RELATIONSHIPS, DECISION MAKING)

- The postholder is expected to employ a creative approach to, and in the execution of money advice work. The postholder is expected to contribute to the development of community based debt advice services imaginatively and thoughtfully.

- When involved in training will require adapting the presentation to meet the needs of the staff/groups involved.
- Preparation and presentation of financial negotiation strategies to creditors for the benefit of clients.
- The preparation and representation of legal reasoning at hearings, court or tribunals.
- Computer competency in maintaining and case recording procedures.
- The management of a personal work programme in accordance with objectives and priorities of unit / section.
- When dealing with individuals and particular enquiries determine the most appropriate response.
- Referral on to other professional staff/agencies where they have a role to play.
- The post holder must respond effectively to a range of complex and sometimes emotionally distressing issues and deal with vulnerable customers from all equalities groups.
- The post holder must have an understanding of poverty issues and the ability to identify and initiate solutions that suit customers' circumstances.
- The post holder must identify / assimilate / implement a wide range of complex and changing legislation, rules and regulations and maintain an up to date knowledge of all relevant information.
- The post holder must be able to take complex legislation and information and put it into a form which is easy for customers to understand, both verbally and in writing.
- On a day to day basis the postholder will be involved with operational direction at a local level, from the organisation to which he/she is assigned.
- The postholder is expected to work independently in particular areas and on specific projects when no immediate supervision will be provided. The postholder will be expected to exercise initiative in processing individual workloads and in contributing to the overall development of the project.
- Supervision will be provided on a planned basis and consultation will be available on a regular basis.
- Flexibility will be a key element of this post. Accordingly, the postholder may be assigned on a regular basis to one of a number of agencies and locations across Edinburgh to work with partner agencies and services. The post involves regular contact with creditors, landlords, national and local government and revenue agencies. The post will involve considerable contact with other council departments, voluntary agencies, debt collectors and court officials.
- Referral of cases to and from other agencies and colleagues with money advice.
- A formal qualification in an advice related field such as debt advice, consumer advice, welfare benefits or law would be desirable.
- As a high level of understanding of complex legal issues and literacy are necessary to carry out the tasks identified, education to a high level would be essential.
- A high degree of numeracy and ability to communicate clearly and concisely.
- The postholder must demonstrate a knowledge of the debt, benefit and credit market.
- The ability to deal with and communicate with the public in a tactful, sensitive manner.
- Experience of preparing for and representing clients at appeals, tribunals, small claims, court.
- The ability to work on own and prioritise caseload.
- A team based approach to work and ability to support others within the team.
- Given the range, complexity and emotionally distressing nature of clients' problems (including mental health, physical disability, drug and alcohol dependency, terminal illness, bereavement, domestic violence, abuse, unemployment and eviction) the post holder must be able to demonstrate an understanding of poverty issues and ability to identify and initiate benefits applications for income maximisation.
- A non-judgemental, confidential and professional approach to advice provision.
- Understanding of and commitment to equal opportunities.
- The ability to identify/assimilate/implement a wide range of legislation, rules and regulations which apply to the field of debt and to maintain an up to date knowledge of all relevant information.
- Where necessary assisting in preparing cases and lodging appeals.
- Representing clients in court under the Debtors (Scotland) Act.
- You must be willing to work out with normal working hours, as an element of out of hours service on a rota basis will be required.

- **ENVIRONMENT (WORK DEMANDS, PHYSICAL DEMANDS, WORKING CONDITIONS, WORK CONTEXT)**
- Although the post may be exposed to some physical demands these will be predominantly within the range of normal office based activities.'
- the post will have some requirement to take care in relation to the working environment, work activities and dealing with people this will not be more than the normal required of a council employee.'

SUPERVISION AND MANAGEMENT OF PEOPLE (NUMBERS AND TYPE OF STAFF)

- No direct staff management responsibility.

RESOURCES

- The post will be responsible for a range of office equipment and will update and maintain data.'

HEALTH AND SAFETY (DO NOT ALTER THE WORDING OF THIS SECTION)

Protecting the health and safety and welfare of our employees, and our third parties including members of the public, contractors, service users and pupils, is the starting point for a forward-thinking Council.
All employees are responsible for:

- Taking care of their own health and safety and welfare, and that of others who may be affected by their actions or omissions;
- Co-operating with management and following instructions, safe systems and procedures;
- Reporting any hazards, damage or defects immediately to their line manager; and
- Reporting any personal injury and work related ill health, and accident or incident (including 'near misses') immediately to their line manager, and assist with any subsequent investigation, including co-operating fully with the provision of witness statements and any other evidence that may be required.

Line managers have additional responsibilities for ensuring all health and safety risks under their management are identified, assessed and controlled, with specialist input from H&S Advisers and others including Occupational Health where required. Where the risks cannot be adequately controlled the activity should not proceed.

Additional information can be found in the Council Health and Safety Policy.