



# Debt Caseworker

## Job pack

Thanks for your interest in working at Citizens Advice East Herts. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you'll find:

- Our mission, vision and values
- 3 things you should know about Citizens Advice
- Overview of Citizens Advice East Herts
- The role profile and personal specification
- Terms and conditions

### **Want to chat about this role?**

If you want to chat about the role further, you can contact Laura Hyde by emailing [admin@citizensadviceeastherts.org.uk](mailto:admin@citizensadviceeastherts.org.uk) or calling 01279 755557



# Our mission, vision and values

Our **mission** is to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives.

Our **vision** is that everyone is able to access free advice to find a way forward.

Our **values**:

**We're inventive.** We're not afraid of trying new things and learn by getting things wrong. We question every idea to make it better and we change when things aren't working.

**We're generous.** We work together, sharing knowledge and experience to solve problems. We tell it like it is and respect everyone.

**We're responsible.** We do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.



## 3 things you should know about Citizens Advice

**1. We're local and we're national.** We have 6 national offices and offer direct support to people in around 300 independent local Citizens Advice services across England and Wales.

**2. We're here for everyone.** Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won't turn people away.

**3. We're listened to - and we make a difference.** Our trusted brand and the quality of our research mean we make a real impact on behalf of the people who rely on us.



# Overview of Citizens Advice East Herts

Citizens Advice East Herts provide free, confidential and impartial advice on any subject. We are an independent, local charity and a member of the Citizens Advice network. Last year we helped 6000 unique clients in East Herts.

Our general service operates 4 days a week at 2 main advice centres and 3 outreach locations. It is delivered face-to face by local volunteers, supported by paid supervisors. We also provide telephone advice 5 days a week, an email service, and online advice. We provide on-going casework where required. Phone is twice as popular as face-to-face drop in.

***“They were amazing when our life fell apart. Without them I don’t think I would be here”***

Client

Our volunteer model means our services are locally delivered by and for members of the community, directly at the point of need.

***“For me, working as an adviser at East Herts Citizens Advice ticks all the boxes. I get to be part of a team and learn new skills in a professional and supportive environment. Clients present with a very varied range of enquires and it is very satisfying to be part of an organisation that makes a real difference to people’s lives”***

Volunteer

Whilst people seek help with many problems, the most common are benefits and tax credits, debt, housing, employment and relationship problems. Our holistic service will explore other issues in addition to the presenting problem.

The clients we help include those most in need - they are 5 times as likely to live on low incomes than the UK average. They are less likely to be in employment, more likely to be disabled or have a long-term health problem and are less likely to own their own home. 33% of our clients come from the 5 most deprived East Herts wards.

We are fortunate that East Herts is a largely affluent district but this can mask pockets of deprivation. There are many households experiencing multiple

indices of deprivation living in close proximity to more affluent households. Life expectancy in more deprived areas is significantly lower than more prosperous neighbourhoods.

***“It’s often harder to be poor in the midst of affluence than it is to be poor in stereotypical ‘poor’ areas. Services, funding, staffing, grants etc all gravitate to the poorer areas, even within the County, and so those who are in poverty in ‘richer’ areas are left even more isolated and excluded.”***

Hertfordshire Matters

We work locally in East Herts but also across Hertfordshire through our Citizens Advice Hertfordshire consortium. It is through this partnership where we provide countywide services.

Some problems are too difficult to be solved through advice alone. Our evidence shows there are systemic barriers which stop people’s problems being resolved. Our work helps to remove these barriers by improving policy and practice. This can bring change not only for our clients but also for people who may never come to us for help. Our research and campaigns work provides evidence so that we can better target our support and our resources.

We have around 74 volunteers and 17 paid members of staff supported by an active board of 8 trustees. We have developed very good relationships with local stakeholders including our primary funder East Herts Council.

***“Their level of expertise and local knowledge of East Herts and its communities are second to none.”***

Partner Organisation

# Who we are and how we help



				
<b>74</b> volunteers giving over 21,000 hours p.a	<b>5</b> locations	Advice <b>face-to-face and by phone</b>	Advice by <b>email</b>	Advice <b>on-line</b>

*Everyone should be able to access free advice to find a way forward*

				
Our clients are <b>5 x more likely to live on a low income</b> than UK average	<b>Our advice improves finances</b> – income gain & debt reduction	44% of our clients are <b>disabled or have a long term health condition</b>	Our <b>advice improves health</b> – relieving stress & the knock on effects	<b>We empower</b> , provide education and skills & campaign on key issues

## Our impact in 2018/19

				<b>£6.4 million in financial outcomes</b>
<b>5,849</b> clients helped	<b>11,914</b> issues dealt with	<b>4 in 5</b> clients said our advice improved their lives	<b>8,426</b> activities	For <b>every £1</b> invested we generate <b>£22.22</b> in value

## The Future

				
We want to recruit <b>more advisers</b>	We want to <b>extend</b> our opening hours	We want to <b>meet more people at their point of need</b>	We want to <b>change perceptions</b> – we're here for <u>everyone</u>	We want to <b>reach more people</b>



# The Role

**Role:** Debt Caseworker

**Hours:** 22.5 Hours per week (flexible working possible)

**Location:** Citizens Advice East Herts offices in Bishop's Stortford and Hertford

**Salary:** £23,520 (including outer London weighting) FTE. Pay award pending

**Contract:** Fixed term until 14 October 2021

**Application deadline:** 30 March 2020 12pm

Citizens Advice East Herts are looking for a Debt Caseworker.

Our core advice service is delivered predominately by a team of volunteer advisers. We have two main sites based in Bishop's Stortford and Hertford, and a smaller presence in Buntingford, Ware and Sawbridgeworth.

In addition to our core service we run a number of funded projects. The Mental Health project works in partnership with local organisation to provide debt and money advice to people who have mental health problems. Follow-up casework is also undertaken as part of the service.

This project is funded by the Henry Smith Charity and has been running since October 2018. The post holder will be working alongside another Debt Caseworker on the project until August 2020 when the worker intends to leave.

In addition to giving advice and carrying out casework, the Debt Caseworker will to deliver proactive support in the form of financial capability workshops, delivering training to partners in the community and following up with clients once the casework has ended.

The Debt Caseworker will also give debt and money advice to clients who come through our general service as capacity allows.

To apply please submit a CV and a covering letter outlining your suitability for the role or complete an application form available on our [website](#) (under paid staff vacancies).

# Role profile

## Key work areas and tasks

- Income maximisation including budgeting and claiming benefits.
- Identification of debts and commitments.
- Creation of financial statements.
- Negotiation with priority creditors.
- Casework relating to ongoing related benefits and debts.
- Housing issues arising as a result of debt or money issues.
- Help with essential services e.g. utilities or communications services.

## Advice and Follow-on Casework

- Provide casework covering the full range of benefits, debt and income maximisation.
- Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning.
- Negotiate with third parties as appropriate.
- Ensure income maximisation through budgeting support, claiming benefits and signposting to employment support.
- Act as a Debt Relief Order intermediary, after appropriate training.
- Work with, allocate tasks, and provide support to volunteers who work on the project.
- Liaise regularly with staff at local support agencies to ensure a seamless referral system operates for clients as required.
- Assist clients with other related problems where they are an integral part of their case and refer to other advisers or specialist agencies as appropriate.
- Ensure that all work conforms to Citizens Advice systems, procedures and quality standard as appropriate.

## **Case recording**

- Maintain case records for the purpose of continuity of casework, information retrieval, and statistical monitoring and report preparation.
- Collect, access and handle client information as required to fulfil the role. Abide by legislation and local policies regarding information handling, confidentiality, data protection and information assurance.
- Carry out surveys before and after advice to collect project outcomes.
- Provide statistical information on the number of clients, the nature of cases and provide regular reports and case studies as requested.

## **Proactive Support:**

- Promote financial capability and money management to at-risk groups.
- Deliver training and briefings to other support organisations.
- Carry out focus groups with the local community.
- Follow-up contact with clients after the casework process has ended to ensure that they stay on track.

## **Professional development**

- Keep up to date with legislation, case law, policies and procedures relating to debt, welfare benefits and other advice areas and undertake appropriate training.
- Attend relevant internal and external meetings as agreed with the line manager.
- Identify and implement own training and development needs.

## **Other duties and responsibilities**

- Demonstrate commitment to the aims and policies of the Citizens Advice service.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.
- Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.

# Person specification

We are looking for a skilled individual who has:

- Knowledge and experience of debt and benefits advice, ideally in a Citizens Advice environment. Experience of managing a caseload desirable.
- Understanding of the issues involved when working with vulnerable clients. Experience of working with people with mental health issues is desirable.
- Experience of debt relief orders. Being a debt relief intermediary would be an advantage but not essential as appropriate training will be given.
- Effective oral and written communication skills with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.
- Ability to prioritise own work, meet deadlines and manage a caseload.
- Ability to work with a wide variety of people and as part of a team.
- Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
- Ability to use IT in the provision of advice and the preparation of reports and submissions.
- Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
- Understanding of and commitment to the aims and principles of the Citizens Advice service and its equal opportunities policies
- Good, up to date understanding of equality and diversity and its application to the provision of advice.
- Commitment to continuous professional development.

A DBS check will be required for this role



# Terms and Conditions

The main place of work for this role is either Hertford or Bishop's Stortford (depending on the post-holder's preference) although there will be significant travel between the 5 towns in East Herts. Reasonable expenses will be reimbursed for costs incurred. All reasonable car parking expenses are reimbursed.

This is a fixed term contract which will expire on 14 October 2021. There is a probationary period of 6 months.

The full time working week is 37 hours and normal hours are from 9am to 5.30pm Monday to Thursday. More flexible arrangements maybe agreed.

The annual leave year runs from 1 April to 31 March and full time employees are entitled to 5.6 weeks paid annual leave plus statutory holidays.

There is an auto enrolment pension scheme with an employer contribution of 3% and an employee contribution of 5%.