

Debt Caseworker

Job pack

Thanks for your interest in working at Citizens Advice South Warwickshire. 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 values
- 3 things you should know about us
- Overview of Citizens Advice and Citizens Advice South Warwickshire
- The role profile and person specification
- Terms and conditions
- What we give our staff

Want to chat about this role?

If you want to chat about the role further, you can contact Sunita Nega by emailing sunita.nega@casouthwarwickshire.org.uk

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 us

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.

How Citizens Advice South Warwickshire works

Our people

Citizens Advice South Warwickshire has a Trustee Board of twelve people who are all volunteers. Our Trustees bring a wide range of professional skills and knowledge and insight of the district to the planning of the service. The Trustees, in conjunction with the CEO, are ultimately responsible for setting the strategy and budget for the service. Day to day running and further development of the organisation is the responsibility of the CEO who, alongside a senior management team, oversees the delivery of our services.

CASW has 29 paid staff members (approx 20 FTE) and is proud to have in excess of 120 volunteers working in various roles. These roles include reception and administration, generalist advice, supervisors, money advice, research and campaigns work, grant finder, financial capability, money mentors, IT support and more. These volunteer roles have expanded in recent years and the service is actively developing volunteers to support its offer.

CASW operates from two main locations, in Leamington Spa and Stratford-upon-Avon town centres. In order to reach people who find travelling around our large urban and rural catchment area difficult, we have outreach offices in 11 locations around the district. We also deliver advice and information by telephone from the Stratford-upon-Avon office, and a home visiting service for those who would otherwise find access difficult.

Our clients

On many indices of deprivation South Warwickshire can be defined as a low need / high income area. This masks significant pockets of deprivation, rural challenges of isolation, access to services and work, significant fuel poverty and affordability, especially in relation to housing.

The difference we make

We make an amazing difference to the lives of the people of South Warwickshire. What we do is often life-changing and sometimes life-saving. In 2019-20 we delivered our advice and advocacy to over 6,200 people and advised on over 32,000 issues.

Factors impacting on people's lives include welfare benefit changes, debt, housing repossessions and local issues such as transport and the high cost of housing in our area. We work with local authorities, third sector partners, housing providers and many other agencies to mitigate the effects of sickness, bereavement, unemployment, disability, relationship breakdown and many other issues people face.

Benefits and debt are the two highest demand advice areas for our service followed by housing and employment. There has been a sharp increase in the number of people seeking help following a decision to decline or not renew disability and incapacity benefits. We are finding that this is a particular issue faced by those with mental health issues.

Over the last 5 years we have seen a marked increase in the prevalence of priority debts such as Council Tax and rent arrears and after seeing a significant reduction of unsecured credit over this period we are now once more witnessing growth in the numbers of people seeking advice with these debts.

As discussed above, housing and threatened homelessness is also a significant and growing problem. In 2019 - 20 we advised over 300 families facing repossession action.

Our funding and projects

We have a wide range of funding sources. This includes income from Warwickshire County Council, Warwick and Stratford District Councils and a number of town and parish councils. This income is awarded via direct grants and through commissioned contracts.

We have also been very successful at drawing down further income from grant and project funding bodies including: the Big Lottery Fund, Henry Smith Trust, Oken Trust, Orbit Housing, Money Advice Service and many more. This income is approximately three times the funding from local authorities.

Our partnerships

We held an exceptionally successful multi-agency event in November 2017. The event looked at how to better support our communities in partnership with funders and other partners. The success of this event helped to position our service at the centre of all of those working to achieve positive, long-term outcomes for the people of South Warwickshire.

Our local research and campaigns

The stories our clients tell us provide us with a unique insight into the problems faced by people living in South Warwickshire. We are able to spot developing trends and this helps us to create campaigns and speak up for our clients to those in decision-making roles. By raising issues nationally we can create a public debate, change things for the better and help many more people than those that contact us.

We are currently working locally on issues around access to public transport in rural areas; the reasons why people use food banks; the impact recent welfare benefit changes have had on income and access to disability benefits. More information about Citizens Advice national campaigns can be found on the national website. www.citizensadvice.org.uk.

Our R&C team are also working with clients on the co-design of our service delivery. This has helped us to understand and remove potential barriers to our service in relation to access.

Our website

- Please visit our website for further information about our service.
www.casouthwarwickshire.org.uk.

Overview of Citizens Advice

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 300 local Citizens Advice members.

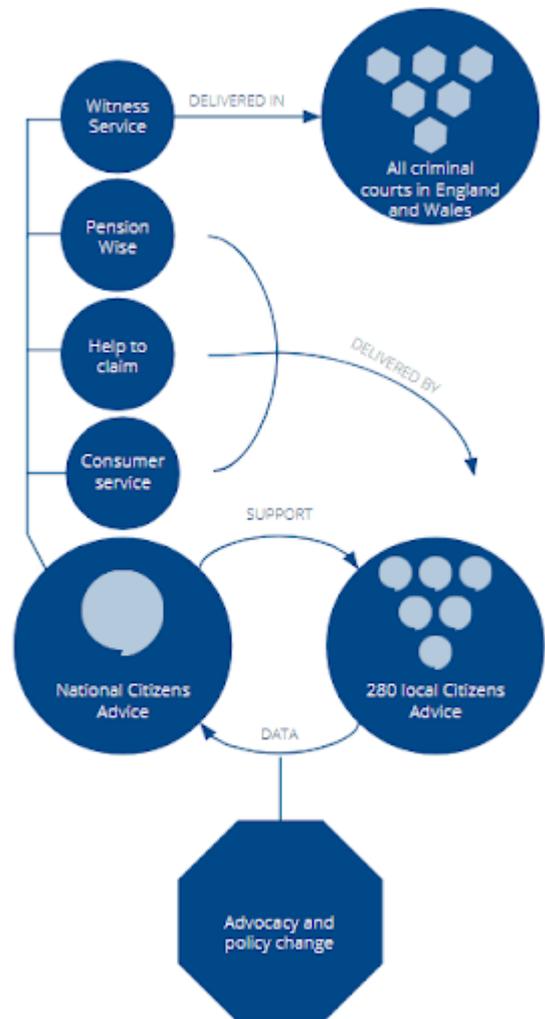
This role sits our network of independent charities, delivering services from

- over 600 local Citizens Advice outlets
- over 1,800 community centres, GPs' surgeries and prisons

They do this with:

- 6,500 local staff
- over 23,000 trained volunteers

Our reach means 99% of people in England and Wales can access a local Citizens Advice within a 30 minute drive of where they live.





The role

Post: Reach Out to Warwick - Debt Caseworker

Salary: **£20,751- £25,295** fixed term until 31.03.2022 (with possibility of extension till 31.03.2024)

Hours: 15 hours per week (over 2 days)

Responsible to: Partnerships & Inclusion Manager

Location: South Warwickshire (Stratford/Warwick office)

Role Purpose

Support clients living in Warwick town with their indebtedness by providing specialist debt support and advice, including taking action on behalf of clients to resolve debt emergencies, casework and referring to additional support services. Provide support and advice to staff and volunteers of CASW on how to deal with debts issues/enquiries. Undertake home visits, attend outreach locations as and when required.



Role profile

1. Interview clients using sensitive questioning and listening skills
2. Provide advice to clients on the full range of debt casework options, i.e. token offers, moratorium, full and final settlement, debt relief order, bankruptcy, IVA, Debt Management Plan and provide money advice casework services.
3. Use the Citizens Advice AdviserNet resource, the CPAG Debt Advice Handbook and other resources to research all information and advice relevant to the client's problems
4. Use second-tier advice sources such as Citizens Advice Specialist Support Unit where necessary to find the answers to clients' problems
5. Explain clearly the client's rights, responsibilities and options in order to empower them to make informed decisions about their next steps
6. Adapt communication style/approach to provide the same quality service to clients who have learning disabilities, mental health problems or who do not speak English as a first language
7. Act for the client where necessary/appropriate by drafting or sending letters or e-mails or making telephone calls

8. Negotiate with statutory and non-statutory bodies on behalf of clients
9. Ensure income maximisation through the take up of appropriate benefits.
10. Prepare and present cases to the appropriate statutory bodies, tribunals and courts as appropriate.
11. 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.
12. Provide advice and assistance to other staff members on money advice related issues.
13. Quality standards: Ensure that all casework conforms to the standards set in the Advice Quality Standard, MAS guidelines and the Institute of Money Advisers statement of good practice.



Person specification

1. Knowledge and experience of money advice casework.
2. Effective oral communication skills with particular emphasis on negotiating and representing.
3. Effective writing skills with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.
4. Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
5. Understand the issues involved in interviewing clients.
6. Numerate to the level required as a money adviser
7. Ability to prioritise own work, meet deadlines and manage caseload.
8. Ability to use IT in the provision of advice and the preparation of reports and submissions.
9. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
10. Ability and willingness to work in a positive, collaborative and supportive team environment with other money advisers and other members of staff
11. Ability to monitor and maintain own standards.
12. Demonstrable understanding of social trends and their implications for clients and service provision.
13. Understanding of and commitment to the aims and principles of the CAB service and its equality and diversity policies.

Desirable:

- Citizens Advice Certificate in Generalist Advice
- Knowledge of the local area and local bodies and organisations
- Is a Certified Member of the Institute of Money Advisers (MIMA Cert)
- Holds DRO Intermediary status

Notes on Special Conditions of Service

1. Valid and up to date driving licence and business insurance together with access to a car is essential as regular driving is necessary to carry out this role. Expenses will be paid in accordance to CASW's policies.
2. Enhanced DBS required
3. The post holders will be required to work across designated areas of Warwick District.
4. Some occasional evening and weekend work will be required together with a flexible approach where necessary.

Closing date for applications - **Monday 27th September 2021 @ 5pm**

Interviews will be held via video conference w/c: **Monday 4th October 2021**

We look forward to receiving your application form.