

May 2024

Dear Applicant

Full Time Money Advice Caseworker

Thank you for your interest in this post.

I am pleased to enclose:

1. Organisation summary and context of the post
2. Job description and person specification for the role of Money Advice Caseworker.

Note that for this role, we will only accept applications from those with experience as a debt adviser.

Please apply to recruitment@swllc.org by forwarding your CV together with a covering letter of no more than two pages of A4 setting out how you meet the person specification and why you would like to work with South West London Law Centres.

Please note that applications without a covering letter will not be considered.

The final closing date for applications to this role is 5pm on 10 June 2024, however, we will be evaluating applications as we receive them and so you are advised to submit your application as soon as possible.

If you would like to have a brief informal chat to discuss the role, please contact us at recruitment@swllc.org

Yours faithfully

Patrick Marples CEO
South West London Law Centres

SOUTH WEST LONDON LAW CENTRES
Legal Action for Local Communities

JOB ADVERT – Money Advice Caseworker

South West London Law Centres (SWLLC) is one of the largest Law Centres in the country and we are seeking an experienced debt adviser to join our team to provide advice and casework to those struggling with their finances.

Work will be provided through the Debt Free Advice partnership under funding from a Money Advice and Pensions Service programme. Our award winning debt team is small and busy, with a good reputation for providing high quality work as well as excellent client care. The Law Centre is well known and highly regarded, winning the Legal Aid Firm/Not for Profit in the 2020 LALY Awards.

We are seeking an experienced debt adviser to provide casework to residents of Kingston and Richmond, including outreach at partner organisations. You will show care and attention to our clients and the command of detail which is a hallmark of our work.

We can offer flexible working and generous benefits.

Money Advice Caseworker

Salary: Up to £32,451 per annum for a qualified caseworker

Reports to: Money and Cost of Living Manager and Senior Money Advice Caseworker

Term: Permanent (subject to grant funding with the funder - Debt Free Advice)

Hours: Full time

Based at: Hybrid working, with outreach in Kingston and Richmond and a permanent base at one of our South West London offices.

The final closing date for applications to this role is 5pm on 10 June 2024, however, we will be evaluating applications as we receive them and so you are advised to submit your application as soon as possible. If you would like to have a brief informal chat to discuss the role, please contact us at recruitment@swllc.org. Please see above for how to apply.

SOUTH WEST LONDON LAW CENTRES

Legal Action for Local Communities

ORGANISATION SUMMARY AND OBJECTIVES OF THE POST

SWLLC is a community based legal practice and a registered charity. Our history dates back to 1974 when the first Law Centres in Wandsworth were created. We became SWLLC in 2004 through the merger of a number of Law Centres in South West London

We now work across six South West London boroughs (Croydon, Merton, Kingston, Richmond, Sutton and Wandsworth). In doing so, we address the root causes of social injustice – poverty, family breakdown, unemployment and exploitation. SWLLC provides full legal casework, representation and advice in the following areas of social welfare law – Community Care, **Debt**, Employment, Housing, Immigration & Asylum and in a limited way in Welfare Rights. In 2023/24 we assisted 5,868 people. We represent clients in all courts and tribunal. We also provide the housing duty solicitor scheme currently Kingston and previously at Croydon, Kingston and Wandsworth County Courts giving emergency representation in possession hearings for rent and owned homes and at the warrant stage for evictions. Last year we helped 563 clients through the scheme.

We continue to run one of the largest pro bono clinic services across England, we deliver around 100 free clinics appointments per week offering initial advice on a wide range of civil / legal problems over 400 pro-bono lawyers helped 2,800 clients last year.

We have a strong emphasis on quality – we are accredited to the Law Society’s Lexcel standard for excellence in legal practice management and client care and our Immigration Team has been rated as “Excellent” in a Legal Aid Peer Review for three years running.

Working at South West London Law Centres

South West London Law Centres has served the communities of South West London for 50 years. Today, we continue to meet the needs and address the disadvantage of around 7,000 clients per year. They include women fleeing domestic violence, people who are in housing crisis, people with no income or recourse to public funds, those with complex benefit challenges, and people mistreated by unscrupulous employers.

Joining the law centre is a chance to be a part of the law centres movement and to make a real impact with every case.

As an employer we offer hybrid working and support a range flexible working arrangements, including compressed hours to a four day week or nine day fortnight. We welcome applications from those wishing to work part time.

We have a generous leave allowance at 29 days per calendar year, rising to 34 days after five years' continuous service as well as a range of discretionary leave to cover emergencies.

We offer opportunities for training and progression and support staff wellbeing through an employee assistance programme.

Our offices are centrally located close to transport hubs.

Context of the Post

We have a small friendly Money Team, currently we have caseworkers and support 1804 people per year.

We have two Debt Relief Order Intermediaries in our team with three more due to qualify this year, and we have a strong emphasis on quality in our work. The Money Team has a target to see all new money advice clients either face to face or via the video conference system FLEX.

For this post, we are seeking an experienced debt adviser to launch new outreach projects in Kingston and Richmond so that we can support more community members in partnership with other organisations.

Alongside the Money Team we have a Cost of Living team that supports clients with income maximisation and resolving welfare benefits issues as well as providing wraparound support to ensure that clients get the best outcomes from specialist advice. This is a unique service that adds value to the debt advice and ensures that your clients are supported in an holistic manner. We also aim to link the service with our housing work so that clients are supported to keep their homes.

This role offers an opportunity to join an established, successful team and for an experienced caseworker to take the next step in their career.

SOUTH WEST LONDON LAW CENTRES
Legal Action for Local Communities

JOB DESCRIPTION

Money Advice Caseworker

Salary: Up to £32,451 per annum for a qualified caseworker

Reports to: Money and Cost of Living Manager and Senior Money Advice Caseworker

Term: Permanent (subject to grant funding with the funder - Debt Free Advice)

Hours: Full time

Based at: Hybrid working, with outreach in Kingston and Richmond and a permanent base at one of our South West London offices.

Key Tasks

- 1 To provide a targeted debt and money advice service to clients in accordance with the Debt Free Advice Debt Advice Partnership under funding from a Money and Pensions Service programme. The provision of the service will be face to face and also via video, telephone, email, WhatsApp and web access.
- 2 To be part of a team including volunteers to provide advice to around 1804 people per year.
- 3 If you are recruited without holding the MIMA qualification and without being a Debt Relief Order Intermediary then these would be expected to be applied for as part of the role.

Duties & Responsibilities

- 4 To meet the performance targets set by Debt Free Advice and the Money and Cost of Living Team Manager.
- 5 To ensure that all advice, assistance and representation complies with the requirements of our Lexcel quality mark
- 6 To ensure all work is recorded within the Debt Free Advice framework. Ongoing casework will be recorded through the Advice Pro case management system. The post holder will be expected to meet Debt Free Advice performance targets.
- 7 To carry out file reviews in accordance with Lexcel requirements.
- 8 Produce files for Debt Free Advice to review and score an average quality score of 85% or higher under the Debt Free Advice File review scheme
- 9 To participate in team and staff meetings.
- 10 To be responsible for your own word processing, filing and case recording within the Debt Free Advice framework and the Advice Pro case management system.
- 11 To advise and provide training and talks to Law Centre staff and volunteers and to front line advice agency staff within the Law Centre's catchment area as necessary
- 12 To attend coordinating bodies as required.
- 13 To share the work of maintaining everyday necessities.

14 To provide cover for colleagues during absences.

Advice & Casework

- 15 Provide casework face to face, via telephone, video, Flex, email and outreach
- 16 Provide the full range of advice activities including full advice on debt options available to our client group.
- 17 Deal with contentious and complex debt advice problems, including mortgage and rent arrears re-possession cases, bankruptcy proceedings, and Consumer Credit Act disputes.
- 18 Prepare cases and support clients, where appropriate, at County Court, Valuation Tribunals and Magistrates Court as well as assisting clients who are self-representing.
- 19 Advise on and assist with income maximisation issues making appropriate referrals for things which cannot be dealt in-house.
- 20 Identify debt emergencies, deadlines and other social welfare advice needs to enable signposting or making referrals to other agencies where they cannot be dealt with in-house.
- 21 Keep up to date, accurate and detailed case records.
- 22 Complete statistical information records fully compliant with organisational: Debt Free Advice and Money and Pensions Service requirements.
- 23 To assist other teams in the Law Centre in helping clients resolve any debt and money advice matters

Project Record Keeping and Reporting

- 24 Maintain relevant client databases and produce monthly returns to Debt Free Advice – in accordance with Debt Free Advice and Money and Pensions Service requirements
- 25 Search for and collect missing data to enable monthly return to Debt Free Advice and Money and Pensions Service
- 26 Work with the Senior caseworker to provide monthly case studies and follow up clients to develop profiling reports and data
- 27 Assist with the development and maintenance of a database of standard documents - wording to aid in the efficiency of delivery of money and debt advice

Training and professional development

- 28 Attend relevant training courses and appropriate internal and external meetings, to enhance skills as a money advice caseworker. Undertake and pass core training programme to become a debt specialist through the MIMA qualification and a Debt Relief Order intermediary if not already qualified
- 29 Consult relevant colleagues to ensure that working practice is consistently of a high quality.
- 30 Keep up to date with all relevant current legislation and policy and share knowledge with colleagues
- 31 Provide feedback to trainers and own manager or supervisor on the effectiveness of informal and formal learning activities
- 32 Take part in regular supervision meetings with Senior Caseworker and other caseworkers and obtain informal support as necessary.
- 33 Take on and competently progress a money advice caseload reflective of the post holder's money advice casework experience
- 34 To be appraised regularly and to engage fully in this process to further personal development and maximise your contribution to SWLLC.

Supervision and Support

- 35 Supervise your own volunteers and file/peer review of colleagues.
- 36 Oversee and monitor volunteer advice sessions to provide money and debt advice.
- 37 Assist with the Client Services Manager in maintaining a cadre of volunteers to assist with all aspects of money and debt advice and including the administration of this project.

Service Development

- 38 Take part in service planning activities to help ensure relevant elements of the Capitalise project meet project targets.
- 39 Take part in activities to raise the profile of the organisation's Debt Free Advice services.

Social Policy

- 40 To be alert at all times to the social policy implications of issues presented by clients.
- 41 To take appropriate action to influence social policy in regard to these issues

Equal Opportunities

- 42 To have regard at all times in the planning and execution of duties to SWLLC's Equality and Diversity Policy.

Other Duties

- 43 Play a full role in the organisation supporting colleagues to maximise their effectiveness.
- 44 In addition to the tasks and duties listed in this job description to undertake such duties as may be identified and which are generally compatible with the functions of the post.

Working Hours

- 45 This post requires some very rare evening and weekend work across South West London.

Location

- 46 South West London Law Centres is made up of three branches based in Wandsworth, Croydon, and Merton. You will be required to work out of outreach locations in Kingston and Richmond and at any of our three offices. You will also be expected to undertake outreach sessions at other locations in our catchment area.

SOUTH WEST LONDON LAW CENTRES
Legal Action for Local Communities

PERSON SPECIFICATION

Money Advice Caseworker

Salary: Up to £32,451 per annum for a qualified caseworker

Reports to: Money and Cost of Living Manager and Senior Money Advice Caseworker

Term: Permanent (subject to grant funding with the funder - Debt Free Advice)

Hours: Full time

Based at: Hybrid working, with outreach in Kingston and Richmond and a permanent base at one of our South West London offices.

Essential Experience & Skills

1. We require at least twelve months of experience providing debt advice either as a trainee or as a qualified caseworker under a Money and Pensions Service contract. We require at least twelve months of experience as a qualified caseworker providing debt advice if working under any other contract or employer.
2. If you have not worked under a Money and Pension Service contract then to hold to the MIMA qualification.
3. Good GCSE passes in English and Maths grade B or above or equivalent qualification.
4. Good customer services skills both face to face and over the telephone and other media. Ability to respond sensitively to clients from a variety of backgrounds that are under pressure and negotiate with third parties in order to minimise conflict.
5. Ability to meet stringent Debt Free Advice – Money and Pension Service funding specification and target client numbers. Each full-time caseworker with volunteer support is expected to provide full advice and debt options to 230 new clients per year.
6. Ability to write detailed up to date case notes, letters and reports as required in plain English. Accurate typing speeds of at least 40 words per minute.
7. Ability to deal with client's advice needs face to face, over the telephone, via video, email, Skype, WhatsApp or outreach
8. Ability to manage a challenging caseload and prioritise work in the face of competing demands on your time.
9. Ability to research, understand and explain complex information both orally and in writing.
10. Practical knowledge of IT sufficient to use Microsoft Office applications including Word, Outlook and Excel to administer your own workload. Proficient use of Excel

11. Commitment to taking part in social policy, research or evaluation activities as required, for example by responding to surveys and identifying trends in your caseload
12. Commitment to undergo training and participate in other forms of professional development.
13. Willingness to travel to outreach sessions as required within the boroughs of the employing organisation and in neighbouring boroughs as required for daytime and evening advice sessions.
14. Willingness to undertake evening and weekend work if required with prior notice.
15. Commitment to equal opportunities as set out in the principles and policies of South West London Law Centres