

Job Description

Job title	Customer Income Advisor
Profession	Customer & Community
Band	E
Directorate	CCO (Customer)
Accountable to	Customer Accounts Manager

Job Purpose:

The role will provide high-quality, customer-focused support aimed at improving financial stability through welfare benefits advice, money management and income maximisation. Use customer support technologies such as Better Off Calculator, Pocket Power, and Lightning Reach, to assess financial situations and support income and expenditure assessments. Help customers navigate the benefit application process, advising on eligibility, and assisting with appeals and reconsiderations, ensuring that customers receive the full range of benefits they are entitled to.

Additionally, the role will make referrals to relevant support services, including debt advice, employment, training, and other internal or external resources. Maintain data integrity and compliance, to foster a culture of transparency, inclusion, and empowerment, ensuring customers understand their rights and obligations and receive the support they need to improve their financial wellbeing.

Financial responsibility: No financial responsibility

People responsibility: No direct or indirect reports

Autonomy:

Within the broad direction set by the Customer Accounts Manager, this role will be responsible for delivering key accountabilities with a high degree of independence. Expected to manage own caseload effectively, using sound judgment to assess customer needs and provide tailored advice on welfare benefits and financial wellbeing. While working within established policies, procedures, and service frameworks, the postholder will exercise autonomy in determining appropriate interventions, offering personalised guidance, and referring customers to internal or external support services where necessary. The role requires initiative, professional discretion, and the ability to respond flexibly to varying case complexity, ensuring a responsive and customer-focused approach at all times.

Key Accountabilities:

Welfare Benefit Advice

- Provide practical support to customers in developing money management and budgeting skills (please note this does not extend to regulated financial advice).
- Improve customer outcomes by supporting income maximisation and expenditure minimisation through better-off calculations and referrals to grant or support schemes.
- Contribute to internal awareness of benefit changes and their impacts by sharing knowledge across teams.
- Provide comprehensive welfare benefits advice to customers, including help with overpayment queries and appeals.

- Help customers navigate the application process for welfare benefits, including universal credit, housing benefit, and council tax reduction, ensuring forms are completed accurately and on time.
- Assist customers in challenging benefit decisions and represent them in appeals to the department for work and pensions (DWP) or other agencies when necessary.
- Support vulnerable customers, including those with disabilities, mental health issues, or other significant barriers, to help them access the full range of benefits they are entitled to.
- Use customer support technologies (e.g. Better Off Calculator, Pocket Power, and Lightning Reach) to assess financial situations and offer tailored welfare benefits advice, identify and make appropriate support referrals and grants eligibility.
- Assess customers' income and expenditure using the standard financial statement to evaluate their affordability and eligibility for benefits, grants, and funding.
- Guide customers through the process of applying for welfare benefits, ensuring they understand their entitlements and potential financial support.
- Responsible to deliver the right outcome for our customers in a safe and timely way.

Case Management & Collaboration

- Maintain accurate records of customer contact, referrals, and financial assessments in Advice Pro (or similar), ensuring appropriate notes are available for colleagues on Active H, NEC, or Dynamics, upholding data quality.
- Ensure that cases are handled not only accurately but promptly, with a focus on urgency where customer need dictates and cases are closed within appropriate timescales.
- Work in partnership with internal teams and external agencies to coordinate efforts and improve service delivery. (e.g. DWP, housing benefit, social services, independent debt advice providers).
- Signpost customers to relevant support services and financial assistance programs.
- Participate in training and development opportunities, keeping up to date with welfare reforms, benefit changes, and financial support options.
- Proactively identify safeguarding concerns and follow internal procedures to escalate and refer appropriately.

Data Quality & Compliance

- Act as Data Steward, ensuring high-quality data management and transparency.
- Monitor financial records, ensuring compliance with policies and regulations.
- Track and analyse customer financial data for reporting and service improvement.
- Ensure understanding of the legal frameworks surrounding welfare rights and housing benefits, such as the Welfare Reform Act or relevant social welfare laws.
- Identify potential data breaches, understand their implications, and follow company procedures to report, address, and prevent future occurrences in line with industry standards.
- Promote a positive collaborative culture of building safety and compliance. Take personal responsibility for escalating any concerns to the Building Safety Remediation / Building Safety Compliance team for consideration and /or investigation.

General

- Role model SNG's values and behaviours, fostering an environment of trust, transparency, inclusion, and employee wellbeing.
- Demonstrate everyone safe and well everywhere, every day by making health and safety a primary consideration in your decision making.
- Participate in learning and development opportunities and activities that develop personal effectiveness and assist in improving performance in the role. Ensure all core and mandatory training is completed and kept up to date.
- Undertake any other duties as may reasonably be required in line with the level of responsibility of the post and to meet the changing needs of the organisation.

Knowledge and Skills:

Essential

- Strong knowledge of welfare benefits, budgeting, income maximisation, and tenancy sustainment principles.
- Ability to provide practical money management and affordability support to customers.
- Experience with customer support technologies (e.g. Better Off Calculator, Pocket Power, Lightning Reach).
- Proficiency in Standard Financial Statements to assess income, expenditure, and eligibility for support.
- Ability to provide expert advice on welfare benefits and supporting vulnerable customers.
- Strong interpersonal, problem-solving and communication skills; with the ability to work sensitively with vulnerable customers.
- Proficiency in Advice Pro Case Management System (or similar) for case prioritisation and management.
- Understanding of safeguarding principles and experience in identifying and escalating concerns.
- Ability to be office based and undertake regular customer visits. Due to the geographic spread of our customers, some roles, particularly those based in rural or less accessible areas, will require a full driving licence and access to a car. This requirement may not apply in more urban areas with accessible public transport.

Desirable

- Experience with housing management systems (e.g., Active H or NEC).
- Knowledge of grants and funding options applicable to customer circumstances.
- Knowledge of arrears prevention and collection strategies.

This is an overview of the job and will be periodically reviewed and updated to ensure that the job description fully reflects the responsibilities required of the post holder.

Version	Job code	Author	Date created/modified	Effective date
1.0	4696	Lizzie Aston-Long	26/03/2025	
2.0	4696	Lizzie Aston-Long	06/08/2025	