



Role Profile

Income Coach

Second Step

September 2024

1. Job description

The job description does not describe a comprehensive list of duties, rather a broader range of accountabilities and performance indicators. The role profile is subject to review and change.

1.1 Job purpose

To build and develop a relationship with your clients to identify their potential and empower them achieve their goals and sustain their tenancies. To deliver a first-class Income Recovery, Housing Management Service using person centred, recovery and trauma informed practices. Ensure that arrears across accommodation services are substantially reduced and that tenants are regularly paying rents and service charges.

Job Context

Second Step is a leading mental health charity in the South West offering housing, support and hope to thousands of people with mental health and multiple disadvantages. Our goal is to inspire hope and deliver change for everybody and every community we work with.

1.2 Organisation

Immediate Supervisor: Housing Manager

Colleagues/Peers: Housing Workers, Support Workers

Direct Reports: None

Team Structure

Housing Workers, Income Coach

Senior Housing Worker

Housing Team Manager

1.3 Job accountabilities

- Help clients understand their rights & responsibilities as customers
- Respond to communications from customers and others
- Provide a high-quality income recovery service in accordance with our service standards
- Monitor and control rent and service charge accounts, taking appropriate and timely recovery action
- Make affordable repayment agreements with customers, to ensure payments are sustainable
- Work in close partnership with the housing and support workers, conducting joint tenancy sign-ups and home visits where appropriate
- Assist customers with claiming welfare benefits and appropriate grant applications.
- Encourage customers to maximise their income and prevent housing and other debts arising, sign posting to debt advice, and liaising with external agencies as appropriate
- Liaise with support team to ensure prospective and current customers' needs are met and the terms of the tenancy/licence can be maintained
- Keep abreast of changes regarding Welfare Reform, to offer appropriate advice and assistance to customers
- Maintain a close working relationship with our Finance, and Housing Management Team, regarding payments, to ensure rent accounts are reflective of payments received
- Maintain a close relationship with the Housing Benefit service and the Department of Work and Pensions, supplying and verifying information to help the smooth processing of claims

- Prepare cases for Court action, provide evidence, and represent the organisation at Court.
- Utilise all methods of communication and carry out home visits when necessary to establish any reasons for non-payment of arrears and agree terms for clearance
- Promote a payment culture to sustain tenancies.
- Maintain accurate records for each customer using Omniledger and Inform systems
- Accurately record service level complaints from customer using appropriate stages and following our complaints procedure
- Engage and develop a relationship with our customers
- Work with our customers to identify their life goals, employment skills and aspirations for work / training. Helping our customers to achieve these aspirations, referring to appropriate agencies for help & support
- Identify local support networks and work with local partners, signposting where appropriate
- Represent the organisation as appropriate attending meetings with partner organisations.
- Participate in Team Meetings, bring forward suggestions for improvement in service provision, assist in training sessions and working groups, and contribute to customer information services
- Undertake any other duties which the post holder might reasonably be expected to perform
- To co-operate with Second Step in complying with relevant health and safety legislation, policies, and procedures in the performance of the duties of the post
- To behave in accordance with the company's Values
- To maintain confidentiality and observe data protection and associated guidelines where appropriate

- To always ensure compliance with Second Step policies and procedures

1.4 Performance measures and critical success factors

- Delivery of specified project work/services to time and standard
- Reduction of client arrears relating to rents and service charge payments
- Increase in direct debits set up for rent and service charge payments
- Full implementation of policies and procedures
- Contribution to the development of the service
- Collaboration and contribution to the effectiveness of the team

2. People profile

2.1 Person specification

	Essential	Desirable
Skills	<ul style="list-style-type: none"> • Excellent computer literacy including Microsoft Office packages • High level of interpersonal and organisational skills • Ability to use initiative and handle difficult situations • Identify problems & develop solutions using a supportive coaching approach • Professional and flexible attitude to work • Ability to contribute to and lead in a variety of situations • Numeracy and literacy to GCSE level/NVQ 2 or equivalent 	<ul style="list-style-type: none"> • A recognised qualification in a relevant field (for example BTEC Housing Studies or completion of Institute of Housing professional qualification)
Knowledge	<ul style="list-style-type: none"> • Proven knowledge of equal opportunities issues • Proven knowledge of how to maximise income, particularly in a 	<ul style="list-style-type: none"> • Proven knowledge of welfare benefits system particularly relating to single homeless people.

	<p>supported accommodation environment</p> <ul style="list-style-type: none"> • Proven knowledge of welfare benefits 	<ul style="list-style-type: none"> • Awareness of support needs of people with mental health and complex needs
Experience	<ul style="list-style-type: none"> • Proven experience of working a client service environment, particularly in relation to income recovery • Proven experience of working with people in housing need • Experience of working with housing/rent related systems i.e Inform Omniledger 	<ul style="list-style-type: none"> • Proven experience of working within supported housing. • Proven experience of working with people with multiple needs (e.g. mental health, homelessness, alcohol/drug dependency) • Experience of working within an income maximisation role
Values	<ul style="list-style-type: none"> • Commitment to diversity and equal opportunities at work • Ability and motivation to work with a Recovery focused approach 	

3. Competencies

Competency	Entry Level	Desired Level	Exceptional Level
<p>Achieving Results</p> <p>Relevance to Recovery: Services reduce barriers, support service users to find their own solutions and to achieve positive outcomes.</p>	<p>Plans own work and meets agreed goals within the time available</p> <p>Can problem solve alone but knows when to involve others. Able to use more than one approach when solving problems.</p> <p>Works hard and stays focussed on priorities, increases effort without guidance</p>	<p>Prioritises key tasks and manages own workload, taking into account the impact of own work priorities on those of others.</p> <p>Able to use a range of approaches to analyse and manage problems and performance issues.</p> <p>Sets appropriate targets for self and others, will “go the extra mile” to deliver work on time and within budget.</p>	<p>Adjusts own work priorities to take other’s priorities into account, and involves other people to achieve goals.</p> <p>Carries out complex analysis of problems, develops innovative approaches to problems and takes calculated risks.</p> <p>Sets appropriate long term objectives that improve the service and the performance of the organisation.</p>
Competency	Entry Level	Desired Level	Exceptional Level
<p>Customer Care</p> <p>Relevance to Recovery: Everything we do and how we do it carries the message that recovery is possible for everyone using our services.</p> <p>Customers include:</p>	<p>Understands explicit service user needs and supports service users to develop skills to meet their needs.</p> <p>Is aware of Equal opportunities issues and how discrimination can affect</p>	<p>Understands explicit service user needs, including cultural needs and supports service users to develop skills to meet their needs.</p> <p>Ensures that their service/team does not discriminate against people</p>	<p>Understands explicit service user experiences and needs and identifies ways in which the service can respond effectively.</p> <p>Understands and identifies discrimination and social</p>

<p>Service users Carers Members of the public External agencies Funders Any other interested parties</p>	<p>service users and other customers.</p> <p>Works to establish good relationships with service users, visitors and other customers.</p> <p>Understands Second Step's code of conduct and values and makes sure that their working relationships reflect these.</p>	<p>on the grounds of age, gender, race, ethnicity, faith, sexual orientation or ability.</p> <p>Works hard and invests time getting to know and developing good working relationships with service users and other customers.</p> <p>Knows who their key customers are and is able to change own style to suit different customer's needs.</p>	<p>exclusion and acts to reduce it in service delivery.</p> <p>Develops feedback and evaluation systems that improve services.</p> <p>Contributes to a culture which is customer focussed and where the customer comes first, including responding to both internal and external customers.</p>
<p>Competency</p>	<p>Entry Level</p>	<p>Desired Level</p>	<p>Exceptional Level</p>
<p>Effective Communication</p> <p>Relevance to Recovery: How we talk to people, our non verbal communication, how we record our work, all give a positive message of hope and recovery.</p>	<p>Understands the information required by their peers and reports and is skilled and confident at communicating with, and listening to, others.</p> <p>Designs and writes well structured, clear and relevant documents, letters and reports.</p> <p>Communicates with others in a form and manner that takes into account their</p>	<p>Plans and manages all communications and ensures they are clear, effective and have maximum impact.</p> <p>Is a sensitive communicator, able to diffuse difficult situations by careful handling of communications.</p> <p>Designs and creates effective presentations and reports and is skilled and confident in presenting to audiences.</p>	<p>Has highly developed presentation abilities and is effective at promoting the key messages and objectives of organisation.</p> <p>Plans communication around the needs/objectives of the audience.</p> <p>Distils key messages or key conclusions from complex situations.</p>

	background, culture and level of understanding.		
Competency	Entry Level	Desired Level	Exceptional Level
<p>Partnership and Teamwork</p> <p>Relevance to Recovery: All team work and partnerships should centre on the support requested by an individual and work collaboratively to achieve this. Every service user should have full knowledge of who is involved in their support.</p>	<p>Is considerate to the needs of others at work and openly shares information with them.</p> <p>Participates willingly in the team and does their share of work.</p> <p>Makes an effort to build good working relationships with peers, their team and external agencies.</p>	<p>Develops and maintains effective working relationships, understands and contributes to the collective responsibility for achieving results.</p> <p>Helps team decision making by their own contribution and supporting others to contribute.</p> <p>Makes a positive contribution to wider team processes such as problem solving, or implementing change.</p>	<p>Always tries to understand the needs and priorities of colleagues and reports, builds relationships based on co-operation, respect and trust.</p> <p>Facilitates in their team a culture of openness, co-operation, trust and responsibility.</p> <p>Shares power within the organisation and across networks and develops constructive relationships with SMT and other stakeholders, to enable their true involvement in decision making.</p>
Competency	Entry Level	Desired Level	Exceptional Level
<p>Personal and Professional Development</p> <p>Relevance to Recovery: Being open to learning about ourselves and from others,</p>	<p>Knows and understands Second Step’s key values and can demonstrate how they apply them to their day to day work.</p>	<p>Knows and understands Second Step’s mission statement, vision and values and applies these to all areas of their work.</p>	<p>Knows who the key decision makers are and what their views are on important issues.</p>

<p>being committed to continual learning and development, assists us to support individuals in their recovery.</p>	<p>Understands structure and aims of all services within Second Step. Knows who our key partners and competitors are.</p>	<p>Knows how own role and service/team fits into the overall organisation of Second Step and partners. Keeps up to date with changes in sector and can describe how they impact on our work.</p>	<p>Networks and has contacts across Second Step and partners. Shows sensitivity to the strategic priorities and any resource constraints within Second Step and other agencies.</p>
<p>Competency</p>	<p>Entry Level</p>	<p>Desired Level</p>	<p>Exceptional Level</p>
<p>Service Area Expertise Relevance to Recovery: Services support individuals to find ways of understanding and meeting their own needs.</p>	<p>Understands the specialist and/or professional requirements of the job and applies this in their day to day work. Has an up to date knowledge of the full requirements of the job and is willing and able to learn new skills as necessary. Applies Equal Opportunities principles to practice within own service/team.</p>	<p>Has a comprehensive understanding of the specialist and/or professional requirements of the job and applies this in all areas of their work. Acts as a reference point within own particular service/team. Ensures the service/team respects diversity in all aspects of service delivery.</p>	<p>Invests considerable effort in maintaining specialist and/or professional knowledge, experience and skills. Keep abreast of new thinking in area of expertise. Is recognised as the expert in own particular service /team. Promotes respect for diversity with internal and external customers</p>
<p>Competency</p>	<p>Entry Level</p>	<p>Desired Level</p>	<p>Exceptional Level</p>
<p>Recovery Orientated Practice</p>	<p>Has an understanding of recovery principles and values including:</p>	<p>Consistently applies recovery principles and values in direct work with service users.</p>	<p>Is able to apply recovery principles and values in all aspects of work, with groups and individuals throughout the organisation</p>

	<ul style="list-style-type: none"> • Listening to peoples stories in a non judgemental way. • The importance of helping people meet their own needs. • The importance of enabling social inclusion • How approaches and services can help or hinder recovery 	<p>Is able to use a recovery focussed approach with service users with a range of needs.</p> <p>Actively promotes recovery with colleagues and the wider organisation</p>	<p>Integrates recovery principles and values into service development.</p>
Competency	Entry Level	Desired Level	Exceptional Level
<p>Working with Change</p> <p>Relevance to Recovery: Staff and systems are flexible and respond to customer’s changing needs</p>	<p>Is adaptable to new ways of working and is willing to accept new challenges.</p> <p>Contributes ideas for change and improvements in a positive and constructive way.</p> <p>Is flexible when changes are required, even at short notice.</p>	<p>Effectively implements changes in policy and procedure with guidance.</p> <p>Understands that the working environment is one of constant change and is able to explain and promote the benefits of change.</p> <p>Involves others when changes are required so they have a sense of ownership.</p>	<p>Effectively implements new strategies with guidance.</p> <p>Views change as an exciting opportunity and continually strives to identify changes that will improve services.</p> <p>Involves the whole team in any process of change so they have a sense of ownership.</p>