

# Job Description and Person Specification

Debt Specialist — Families  
First Team

A Lambeth to be proud of



**Job Title:** Debt Specialist — Families First Team (FFT)

**Department:** Children, Families, Education

**Division:** Families First Partnership

**Business Unit:** Families First Team

**Grade:** PO1

**Reports to:** Families First Team Team Manager (matrix-style professional oversight)

**Responsible for:** N/A

## Context

The Debt Specialist works alongside social workers and other embedded specialists to address root causes early and improve family resilience.

## Job Purpose

- To provide **rapid, targeted, and solution-focused financial/debt support** to families allocated to FFT, helping to stabilise their financial situation within the **10-day intervention window** and prevent escalation of needs.

## Responsibilities

### 1. Specialist Debt Intervention & Casework

- Carry out **rapid debt triage** to identify priority debts, risks, enforcement action, rent arrears, and financial vulnerabilities.
- Provide practical, time-limited interventions such as negotiating repayment plans, liaising with creditors, and supporting emergency stabilisation (e.g., preventing eviction, managing arrears).
- Assess eligibility for welfare, grants, hardship funds, and local support schemes.
- Help families build confidence and capability around budgeting and money management.

### 2. Contribution to the 10-Day Families First Team Model

- Deliver assessments and interventions within the FFT 10-day window, ensuring timely response to all referrals.
- Feed debt-related analysis into Day-1 planning (“what good looks like”) alongside social workers.
- Work at pace to support FFT decisions (close, step down, escalate) by Day 10.

### 2. Multiagency Working

- Collaborate closely with Housing, Domestic Abuse, Mental Health, Substance Misuse, and SEND/CWD specialists to address interconnected needs.
- Contribute professional advice during weekly allocation/decision panels.
- Act as a financial-wellbeing liaison with external agencies (creditors, welfare teams, housing providers, VCS debt advice services).

### **3. Supporting Safeguarding & Threshold Decisions**

- Share information proportionately and in line with FFT consent protocols.
- Escalate concerns promptly where financial stressors increase safeguarding risk (e.g., eviction risk, crisis debt leading to neglect).
- Provide clear written summaries that contribute to threshold decision-making and safety planning.

### **4. Recording, Reporting & Quality Assurance**

- Maintain clear records of assessments, actions, and outcomes within local systems.
- Provide succinct financial summaries for case closure or step-down, ensuring families have a sustainable plan.
- Support performance monitoring and contribute data to the FFT dashboard (linked to throughput, timeliness, and family outcomes KPIs).

## PERSON SPECIFICATION

<p>It is essential that you can meet the following requirements for the role and be able to give evidence or examples of your proven experience in each of the short-listing criteria marked Application (A).</p> <p>You should expect that all areas listed below will be assessed as part of the interview and assessment process should you be shortlisted.</p> <p>If you are applying under the Disability Confident scheme, you will need to give evidence or examples of your proven experience in the areas marked with "Ticks" (✓) on the person specification when you complete the application form.</p>			<b>Shortlisting Criteria</b>
<p><b><i>For link/career graded post, please mark knowledge, experience, and behaviours clearly for each grade.</i></b></p>			
<b>Qualification</b>	Q1	Accredited debt-advice or money-advice qualification (e.g., MaPS-recognised training, CAB adviser award) — desirable but not essential.	✓A
	Q2	Evidence of CPD in financial inclusion, welfare rights, debt management, or income maximisation.	✓A
<b>Key Knowledge</b>	K1	Strong understanding of priority and non-priority debts	
	K2	Strong understanding of welfare benefits system and local welfare schemes	✓A
	K3	Strong knowledge of rent arrears processes, housing enforcement, and homelessness prevention	✓A
	K4	Strong knowledge of the links between financial stress, wellbeing, and safeguarding	✓A
	K5	Awareness of FFT's early-help function, front-door pathways, and 10-day model.  Ability to work at pace and deliver interventions within tight timeframes.	
<b>Relevant Experience</b>	E1	Experience delivering debt advice, financial inclusion support, or income-maximisation interventions.  Skilled in reducing financial stress by offering practical, actionable advice.	✓A
	E2	Direct experience supporting vulnerable individuals or families, ideally within local authority, housing, VCS, or early-help contexts.  Strong negotiation, advocacy, and communication skills.	✓A
	E3	Experience contributing to multiagency assessments and providing specialist input.	
	E4	Competent in multiagency working and proportional information sharing.	

<p><b>Core Values and Behaviours</b></p>		<p><b>Equity</b></p> <ul style="list-style-type: none"> <li>• Listen to the views of others and ask for their opinions making sure that everyone in my team inputs into the things that matter.</li> <li>• Ensure fairness and justice is at the heart of my decision making and support to my team and others.</li> <li>• Take time to build trust, building the respect of our stakeholders and ensuring as a team we take accountability for doing what we agree to do.</li> <li>• Develop others and ensure we work as <b>one team for Lambeth</b>, encouraging everyone to play their part</li> <li>• Take positive action to ensure <b>everyone</b> in my team has opportunities to <b>learn and grow</b> at work</li> <li>• Encourage everyone to <b>be themselves</b> at work and value who they are</li> <li>• I am inclusive and actively <b>celebrate diversity</b>, recognising everyone in my team as individuals.</li> </ul>	
		<p><b>Kindness</b></p> <ul style="list-style-type: none"> <li>• Treat each member of my team with <b>respect and dignity</b> just as I would want for myself.</li> <li>• <b>Encourage</b> each member of my team to do their very best work and am available to them to provide support and guidance.</li> <li>• Personalise my support to each team members and look out for them, lending a hand wherever I can</li> <li>• Encourage everyone to try and learn from mistakes and use integrity to take action with my team to put things right together</li> <li>• Work with empathy seeking to understand each and every member of team, their unique perspective and circumstances and ensure everyone is heard</li> <li>• Take the time to communicate, being honest, open and genuine and taking the time to get to know team members as individuals.</li> <li>• Show compassion and patience recognising that everyone in the team has unique experience and celebrating the great work they do for Lambeth.</li> <li>• Look after the health and wellbeing of my team members and encourage open and regular discussions about the issues that impact on them, working together to find solutions.</li> </ul>	
		<p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• I encourage and support my team to do the right thing even when it's tough and we communicate our decisions in a timely way</li> <li>• I ensure my team and employees take individual and collective accountability for</li> </ul>	

		<p>performance and delivery, making sure that they have clear plans and performance objectives.</p> <ul style="list-style-type: none"> <li>• I ensure my team plan ahead, getting the basics right and take swift action when problems arise</li> <li>• I encourage my team to be risk aware and ensuring that our decisions and actions are informed and understood and communicated to others.</li> <li>• I provide regular, timely and constructive feedback to my team members on their performance and behaviours and act quickly when performance is not on track.</li> <li>• I share my learning, knowledge and skills with others thorough coaching and mentoring and encourage others to do the same.</li> <li>• I ensure that my team and I put residents, communities, customers and their needs at the centre of everything we do.</li> <li>• I encourage my team to learn and grow and ask questions to find the information they need to do their jobs</li> </ul>	
		<p><b>Ambition</b></p> <ul style="list-style-type: none"> <li>• Am proud of our borough and my team and encourage everyone in the team to aim for the highest possible standards of excellence in everything we do.</li> <li>• Encourage my team to be flexible and try new things when it's appropriate to do so and tell me what could be improved.</li> <li>• Promote a one team for Lambeth approach reaching out to our stakeholders to face our challenges together</li> <li>• Encourage and support my team to be courageous for our residents and communities and stop at nothing to ensure they have the best possible outcomes</li> <li>• I make time for the team to Innovate and look for creative ways to do things better, being curious about possibilities.</li> <li>• Positively challenge and encourage the team to collaborate and look for solutions together across service and team boundaries.</li> <li>• Make time for my team to grow and develop taking advantage of opportunities to learn from each other and others. We plan our learning and career growth.</li> </ul>	