Ferry Project Job Description

Job Title: Crisis Payment Officer

Reporting to: Crisis and Resilience Co-ordinator

Direct reports: n/a

This role is a full-time post of 37.5 hours per week. Due to the nature of the service, occasional flexibility may be required to meet the needs of residents and the Crisis Payment Scheme.

A) Job Purpose:

The Ferry Project has been commissioned to deliver a countywide Crisis Payment Scheme across Cambridgeshire, providing rapid financial support to residents experiencing financial shock and helping households build longer-term financial resilience. The service aims to prevent hardship from escalating into wider crisis, including homelessness, food insecurity, fuel poverty, debt, poor health and social exclusion.

The Crisis Payment Officer will be responsible for the day-to-day delivery of the Crisis Payment Scheme, supporting individuals and households experiencing financial shock, crisis or exceptional hardship. The postholder will undertake financial shock assessments, process applications, make recommendations regarding awards, provide information and advice and connect residents to additional support services.

Working within a trauma-informed, strengths-based and person-centred framework, the Crisis Payment Officer will ensure residents are treated with dignity, compassion and respect throughout their journey. The role will recognise the impact that poverty, adversity, discrimination and trauma can have on individuals and families and will seek to reduce barriers to accessing support.

The postholder will play an important role in helping residents move from immediate crisis towards greater financial stability and resilience through effective assessment, practical support, advocacy and partnership working.

B) Key Responsibilities:

Crisis Payment Assessments and Resident Support

- Receive and process referrals and applications for the Crisis Payment Scheme.
- Undertake financial shock assessments using the approved assessment framework.
- Gather and verify information required to assess eligibility.
- Assess income, expenditure, financial circumstances and presenting needs.
- Identify immediate risks relating to housing, food, utilities, safety and wellbeing.
- Make recommendations regarding crisis payment awards within agreed authority levels.
- Escalate complex, urgent or exceptional cases to the Crisis Payment and Resilience Co-ordinator.
- Communicate decisions sensitively, clearly and professionally.
- Support residents to understand available options and next steps.

- Maintain accurate and timely case records.

Trauma-Informed and Person-Centred Practice

- Deliver a welcoming, non-judgemental and compassionate service.
- Promote dignity, choice, collaboration and empowerment throughout all interactions.
- Recognise the impact of trauma, poverty and adversity on people's experiences and decision-making.
- Minimise unnecessary repetition of personal circumstances.
- Ensure residents feel listened to, respected and supported.
- Adapt communication to meet individual needs, including accessibility requirements.
- Promote equality, diversity and inclusion in all aspects of service delivery.

Financial Resilience and Early Intervention

- Support residents to access wider services that may improve their financial wellbeing.
- Identify opportunities for income maximisation and benefit entitlement checks.
- Refer or signpost residents to:
    - Citizens Advice
    - Welfare benefits support
    - Debt advice services
    - Housing support
    - Employment and training opportunities
    - Fuel poverty programmes
    - Digital inclusion support
    - Health and wellbeing services
    - Community support services
- Encourage engagement with preventative services to reduce the likelihood of future financial crises.
- Promote a "No Wrong Door" approach to support.

Partnership Working

- Build positive working relationships with partner organisations across Cambridgeshire.
- Work collaboratively with local authorities, housing providers, advice agencies and community organisations.
- Support warm referrals into appropriate support services.
- Represent the Crisis Payment Scheme professionally when engaging with partners and residents.

Safeguarding

- Identify safeguarding concerns relating to adults, children and families.
- Follow The Ferry Project safeguarding policies and procedures.
- Record and report concerns promptly and appropriately.
- Seek guidance from manager and DSL regarding complex safeguarding situations.

- Contribute to creating safe services for residents and colleagues.

Performance and Quality

- Contribute to achieving contractual performance targets and service outcomes.
- Maintain accurate data and case management records.
- Support quality assurance processes and case audits.
- Assist with the collection of monitoring and outcome information.
- Provide feedback on emerging trends, resident needs and service improvements.
- Contribute to continuous service development.

Data Protection, Governance and Compliance

- Comply with UK GDPR and Data Protection legislation.
- Maintain confidentiality at all times.
- Ensure appropriate handling of sensitive personal information.
- Follow organisational policies and procedures.
- Support fraud prevention and verification processes when administering public funds.
- Maintain clear audit trails and accurate documentation.

Governance and values:

- Uphold and promote Ferry Project's core values of **faith, integrity, respect, support and trust.**
- Deliver services that promote dignity, inclusion and equality.
- Support a culture of psychologically informed and trauma-responsive practice.
- Maintain confidentiality and comply with GDPR requirements.
- Ensure all activities meet safeguarding, regulatory and contractual obligations.

Value	Demonstrated Through
Faith	Leading with hope and belief in the potential of every person, especially in adversity.
Integrity	Acting with honesty, transparency, and accountability in all decisions and relationships.
Respect	Treating all individuals' clients, staff, and partners with dignity, fairness, and care.
Support	Providing encouragement, guidance, and practical help to colleagues and clients alike.
Trust	Building confidence through ethical leadership, reliability, and confidentiality.

Conduct Expectations: T*o demonstrate empathy, professionalism and resilience whilst working with people experiencing significant adversity. They will maintain a non-judgemental approach, promote recovery and uphold the values of The Ferry Project in all interactions.*

Ambassador:

The postholder will:

- Act as an ambassador for The Ferry Project and the Crisis Payment Scheme.

- Promote awareness of financial shock and available support.
- Help reduce stigma associated with seeking support.
- Develop positive relationships with residents, partners and community stakeholders.
- Champion dignity, inclusion and financial wellbeing.

Personal responsibilities:

The postholder will:

- Participate in supervision, training and personal development.
- Maintain awareness of welfare benefits, poverty, financial inclusion and safeguarding issues.
- Demonstrate professionalism and accountability.
- Work effectively as part of a countywide team.
- Promote equality, diversity and inclusion.
- Support a culture of learning, innovation and continuous improvement.
- Undertake any other reasonable duties consistent with the role.

C) Skills/Knowledge/Experience:

Essential Skills, Knowledge & Experience

Essential Experience

- Experience working with people experiencing financial hardship, poverty, homelessness, debt or social exclusion.
- Experience undertaking assessments and supporting individuals with complex needs.
- Experience working in advice, housing, community, welfare, support or public service settings.
- Experience maintaining accurate records and case notes.
- Experience working with vulnerable individuals in a professional capacity.
- Experience working in partnership with other organisations and services.

Essential Knowledge

- Understanding of financial hardship and financial exclusion.
- Understanding of welfare benefits and support systems.
- Understanding of trauma-informed and strengths-based approaches.
- Knowledge of safeguarding adults and children.
- Understanding of equality, diversity and inclusion.
- Knowledge of GDPR and confidentiality principles.
- Awareness of the barriers people may face when accessing support.

Essential Skills

- Excellent communication and listening skills.

- Strong assessment and problem-solving abilities.
- Ability to build trust and rapport with a wide range of people.
- Ability to handle sensitive situations professionally and compassionately.
- Good organisational and administrative skills.
- High level of accuracy and attention to detail.
- Ability to manage a busy and varied workload.
- Competent IT skills including Microsoft Office and case management systems.
- Ability to make sound decisions within agreed procedures.

Desirable Knowledge & Qualifications

- Experience delivering a Local Welfare Assistance or Crisis Support Scheme.
- Experience supporting people with welfare benefits, debt or income maximisation.
- Experience of working within a trauma-informed organisation.
- Knowledge of Cambridgeshire services and support pathways.
- Experience using Charis Direct, Advice Pro or similar case management systems.

Qualifications

- Educated to Level 3 or above in a relevant subject area, or able to demonstrate equivalent experience.

Desirable

- Advice & Guidance qualification.
- Welfare Benefits qualification.
- Housing qualification.
- Safeguarding qualification.
- Mental Health First Aid qualification.

Special Requirements

- Enhanced DBS check required.
- Ability to travel occasionally across Cambridgeshire when required.
- Occasional evening or weekend working may be required.