



# Payment Advisor

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£34,160

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## About Beacon

Beacon Cymru results from the merger in January 2025 of Coastal Housing and RHA Wales: two respected community landlords with reputations for excellence, innovation and being a positive force in the communities where they work.

At Beacon we're a team in the truest sense of the word. We value relationships highly, so we invest in them daily. As a result, our workplace culture is open, trusting and respectful. It's also safe, which we think is pretty critical to encouraging new ideas and approaches.

We employ almost 380 people across south west Wales and we trust every single one of them to know, and do, their work in the way that gets the best results for residents, the local community and the planet.

Beacon owns and manages almost 9,000 homes across South Wales. We aim to be an organisation for the future; one which constantly raises the bar to deliver improved services and homes for residents. We aim to deliver a greater number of new, high-quality homes each year; we're focused on growth and investment in existing homes and services, and we're a more resilient organisation with a wider geographical reach. We currently have over 500 new homes under constructions across the regions where we operate.

Beacon vision is to provide better places for people and the planet. Our purpose is to create lasting change you can see, through affordable homes, sustainable neighbourhoods, and vibrant town and city centres.

This is supported by our digital vision, which is to use technology to support and enable our aims and priorities, and to enhance our services, communication and interaction with residents and businesses across the communities in which we work. In doing this we will endeavour to create opportunities through our digital strategy for resident focus, innovation and sustainability.





<b>Job Title:</b>	Payment Advisor
<b>Place of work:</b>	Swansea or Tonypany (with occasional travel required between both locations)
<b>Hours of work:</b>	35hrs Monday to Friday, Hybrid
<b>Salary:</b>	£34,160 per annum

## Our location

Operating across Swansea, Rhondda Cynon Taf, Neath Port Talbot and Carmarthenshire, we have the Gower's world class beaches, beautiful natural landscapes and the Welsh valley's rich industrial heritage on our doorsteps. Swansea and the wider regions where we operate offer world class educational institutions, and the ongoing regeneration across the areas in which we are based bring creativity, thriving communities and friendly places to live and work.

## Job Summary

Beacon has a long history of working in a systems thinking way and we continue to be committed to it. This means we design how we work to deliver maximum value (as defined by people we serve), we seek to remove waste and bureaucracy, and we use method and measures to study 'how the work works'.

The housing Income team provide a service for all Beacon residents. They have expertise in rent management and will pull in and work alongside the community based Neighbourhoods team as and when required.



The Payment Advisor will aid residents to achieve the purpose of:

**‘Help me understand my charges and pay my rent’**

- To demonstrate a high standard of customer service to our residents who are visiting, telephoning or writing to the Group.
- To be a lead player in the income team, providing a high quality, responsive service, that is understanding to customers who are in debt.
- To seek to continually improve the performance, avoiding any unnecessary evictions.

**General Responsibilities**

- Predominately a desk-based role supporting Beacon residents with their unique payment plans. Offering Welfare Benefit and Money Advice to those unable to pay their rent.
- Responding to daily bespoke reports that highlight residents in need of contact.
- Ensure resident enquiries are dealt with in line with the Beacon Housing Income policy.
- — Record and maintain accurate communication with residents in debt.

**Rent Management/Financial Inclusion**

- In dealing with rent management, the Payment Advisor will consider all actions against a background of financial inclusion and welfare reform.
- To this end, the Payment Advisor will proactively provide information and guidance as required by the resident in order to ensure rent payments are made and on time.

Responsibilities Include:

- You have the day-to-day responsibility of managing rent account obligations and rent management actions in accordance with Renting Homes Wales Act legislation.
- Agreeing and maintaining a payment plan with residents. Amending them where necessary.
- Open discussions with residents about their finances and sign posting them to appropriate agencies if required.
- Providing guidance on how to navigate welfare reforms and use appropriate tools to assist residents in determining their own eligibility.

- Supplying detailed information on how residents can gain financial assistance with rent payments.
  - To create day to day tasks for the Community Housing Officers to follow up on residents in need of face-to-face support.
  - Keeping in regular contact with the residents on all matters relating to their finances using a variety of methods via their preferred communication method.
  - Having an awareness of the resident's ability to understand their own financial situation and ability to make priority payments.
  - Understanding the importance of an open and honest personal budget and any tools which may assist residents maintaining their rent payments.
  - Coordinate and oversee former resident cases for court and where required, prepare, present and give evidence in Court to conclusion.
  - Monitor rent, and service charge payments and operate the Housing Income policy and procedures.
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- Update the actions within the Housing Management System.
  - Take calls made to the Housing Income Team to provide clear advice about rent payments and our rent management policy to prevent the escalation of arrears,
  - Listen to customers who are in arrears and seek to understand the causes behind rent arrears. Negotiate and agree a reasonable and achievable action plan.
  - Monitor and chase Housing Benefit and Universal Credit payments, advise residents of changes to entitlements and liaise with departments.
  - Provide residents with advice on entitlement to Housing and Welfare Benefits and calculate estimated Housing Cost entitlements for residents using income details.
  - Assist with Discretionary Housing Payments and Assistance applications.
  - Updating the computer records which includes amending contact details, identifying residents who have NSP's, and Court Orders.
  - Promote a wide range of payment methods: standing orders, setting up direct debits, taking card payments, cash and order Allpay cards.
  - Liaise with the Neighbourhood Team on escalating or complex cases to enable effective joint working, visits and legal action.
  - Identify credits and arrange for refunds to be returned in line with our policies.
  - Assist in the training of staff in line with the Housing Income policy.

## **Former Tenancy Arrears**

- Balance accounts at the end of tenancy, checking benefit end dates and pursuing overpayments.
- Follow the former tenancy arrears policy and procedure, including tracing former residents to locate forwarding address or employment details and carrying out home visits as required.
- Pursue legal action to recover former tenancy arrears in line with the policy and procedure.
- Make recommendations for write off in line with the former tenancy arrears policy and procedure.

## **Recharges**

- Assist with the recovery of recharges from current and former residents of the Group, in line with the recharge policy.

## **General Office Support**

- Provide cover for other members of the Housing Income team during busy periods.

## **Manage Relationships**

To develop and maintain relationships with other departments within Beacon Cymru and stakeholders. The Payment Advisor will work with colleagues and outside agencies providing a rent management perspective as required. Providing feedback and implementing changes will be fundamental.

This responsibility will include:

- Forge good relationships with peers, colleagues and external partners and service providers, working together to achieve shared goals.
- Protect and enhance the Beacon's reputation.

## **General Responsibilities**

### **Customer Service**

- Promote and maintain high standards of customer service
- Make certain that our service is delivered effectively
- Understand and deal directly with demands from customers
- Involvement in community activities e.g. surgeries, tenant engagements and consultations etc.
- Provide assistance to the Housing department when needed

### **Continual Improvement**

- Seek ways to bring about improvements in the way work is done
- Focus on the value work for the customer so the work is 'right at the first point of contact'
- Shape services as a result of listening and talking to customers
- Be receptive and adaptable to change
- Accepting and open to new ways of doing things

### **Administration**

- To maintain accurate and up to date records as specified by the Group.

### **Training/Development**

- To undertake training as required, whether identified by self or others in the Group.
- Vocational and Professional Studies are encouraged, and individual learning styles are recognised and taken into account.

### **Health and Safety**

- To comply with Health & Safety regulations and the Group's working procedures.

### **Equal Opportunities**

- To treat colleagues, residents and stakeholders in a fair and non-discriminatory way.

### **Any Other Duties**

- Carry out any other duties reasonably requested by the Group.

***This list is not exhaustive and may change to meet the needs of the Group***



<b>Qualities</b>	<b>Essential / Desirable</b>
Confident, with excellent communication skills that demonstrate an ability to listen, mediate, negotiate and influence	<b>Essential</b>
Good people skills with a sense of humour, and the ability to adapt to a diverse range of situations/people	<b>Essential</b>
Displays teamwork qualities and is an effective role model	<b>Essential</b>
Proactive approach to problem solving	<b>Essential</b>
Enjoys helping people and is empathetic to individual's circumstances	<b>Essential</b>
Treats people fairly without judgment	<b>Essential</b>
Good organisational and time management skills	<b>Essential</b>
Driven to achieve results with high standards and expectations of service delivery	<b>Essential</b>
Innovative and receptive to change	<b>Essential</b>
Able to build, maintain and repair good working relationships	<b>Essential</b>
Commitment to the values, aims and objectives of Coastal	<b>Essential</b>
Self-aware and committed to own continuous development	<b>Essential</b>
Knowledge and understanding of the welfare benefit system.	<b>Essential</b>
Worked in a challenging and changing environment with an emphasis on delivering what the customer wants	<b>Essential</b>
Proven experience within a Housing and/or Advice sector	<b>Essential</b>
A Demonstrative experience of Housing Law Policy and Practice	<b>Essential</b>
A sound knowledge of Landlord and Tenant legislation and best practice, supported by practical experience.	<b>Desirable</b>
A good understanding of relevant government policy, as well as an understanding of current housing issues.	<b>Desirable</b>



Practical experience in customer or solution focused services	<b>Desirable</b>
Able to impartially investigate situations to inform decision making that is fair and non-discriminatory	<b>Essential</b>
Proactively contribute to working groups and projects	<b>Desirable</b>
Computer literate and able to use a range of software.	<b>Essential</b>
Committed to attending some meetings or events as required even if outside of normal working pattern	<b>Essential</b>
Willing to contribute to and be actively involved in engagement activities and events	<b>Essential</b>
Full driving licence and access to a car; or able to demonstrate ability to be fully mobile in the role	<b>Desirable</b>

## Next steps

If this seems the job for you can apply online 24/7 right up until 16<sup>th</sup> January 2025.

If you'd like to chat to us about the role before you apply, please contact Paul Langley on 07814 052489.

You can save your application progress through our online application system, so you don't need to do the entire thing in one go. We are not accepting CV's for this vacancy.

Here's a whistlestop tour of our typical recruitment process so you know what to expect:

- Complete and submit the application form online before the closing date and time shown.
- We'll review all applications and let you know whether or not you've been shortlisted.
- If you are, we'll invite you to come and meet us for an Interview on
- If you're successful, we'll make you an offer.
- Once you've accepted our offer, we'll follow up your references and check your eligibility to work in the UK – if the role requires it, we'll also carry out a DBS check.
- Once that's all done, we'll send you a contract and confirm your start date.
- Welcome to **#TeamBeacon!** There's a 6-month probationary period from your start date and your manager and HR will support you throughout.

## Our benefits

Beacon offers a wide range of benefits including:



30 days annual leave, plus an additional 2 days leave at Christmas!



Enhanced family friendly leave, including paid dependency leave.



Defined contribution pension with included life assurance of 3 times your salary.



Enhanced company sick pay.



Extensive wellbeing offer.

Want to see the full range of benefits?  
Visit [beacon.cymru/jobs](https://beacon.cymru/jobs)

