



Homelessness Money Advisor

Salary: Band 7 - £32,061 - £36,363 p.a.

Hours per week: 37

Location: Civic Offices, Portsmouth

Contract type: Portsmouth

The Service:

Portsmouth City Council's Housing Needs, Advice & Support Service (HNAS) works directly with customers to help deal with housing needs including the need to find alternative housing, to prevent homelessness in the city and to fulfil the councils' statutory homeless functions. We are a busy front-line service dealing directly with customers, many of whom are vulnerable and/or living in inadequate housing or facing homelessness. The service assesses and advises customers on the housing options available to them, provide support services to vulnerable people and rough sleepers, provide temporary accommodation and link with providers to help people move into more suitable and/or permanent accommodation.

Job Purpose:

The Money Advisor team support our customers to solve their problems and meet their responsibilities, which includes sustaining their income, paying their rent and bills and budget management. Despite an ongoing programme of welfare reforms, the impact of the pandemic and the increase in the cost of living, our Money Advisors have continued to support our customers to maximise their income, prioritise outgoings and resolve debt. If you believe you can make a valuable, positive contribution to our team then please read below for more about the role.

What is the role?

The role includes keeping up to date with welfare reforms as they happen and sharing this with your colleagues. The Money Advisors support Housing Assessment & Advice Officers (HAAO), Temporary Accommodation Officers (TAO) and Housing Register and Allocation Officers (HRAO) and Private Accommodation Sustainment Officers (PASO) to maximise the customers income, reduce debt, and manage their budget to sustain or source accommodation.

This is not a traditional Money Advisor role. Working within HNAS you will not necessarily have responsibility for case holding or lead on money advice to customers. Instead, you will work as part of the HNAS team sharing your expertise in welfare benefits, debts and budgeting, developing the skills of others to deliver appropriate budgeting advice and assistance with maximising income.

You will support and develop colleagues across the team to enable them to deal with the common financial issues that our customers face - equipping them with the skills they need to offer the right support and advice that sustains accommodation and/or prevents homelessness in relation to finances and debts in a sympathetic and non-judgmental manner. You will aim to ensure that customers have all the information they need to make informed choices that allow them to cope financially and develop their skills and confidence to manage their financial affairs independently.



You will be involved in ensuring that appropriate robust financial statements (income and expenditure forms) are developed. In partnership with your colleagues, you will look for opportunities to maximise income, including completing manual calculations of benefit entitlement and checking benefit awards. You will provide support in pursuing relevant claims and appeals.

In identifying priority and non-priority debts you will explore where changes in spending can be made and will support customers to negotiate with creditors for payment plans to reduce debts owing; explore grants and schemes relating to fuel debt and poverty; and you will look for opportunities to make charity applications to help customers resolve any threat to their housing and maintain financial independence.

You will support the HNAS team to explore all options available and when appropriate you will then take the lead on more complex matters, including administering debt relief orders and bankruptcies.

You will need to display empathy, understanding, confidence, patience and tenacity. This role will be predominately office based but will include visiting customers in their own home.

The role requires you to keep up to date with current legislation and welfare benefit changes as they happen, and be fully aware of welfare reform, as you will also provide training and briefing sessions to other housing staff. You will look to continually develop the service, responding to changes in government policy having identified the potential effect of the change on residents and the organisation.

We value our employees and want them to reach their full potential. Although there is an induction period, you will be expected to learn on the job with the full support of the management team and your peers. Additional training from external agencies will be provided and will include membership to the Institute of Money Advisors. You will also have the opportunity to train to become a DRO Approved Intermediary.

Who is the person?

Remember to demonstrate why you are suitable against each of the points below through descriptive examples from work/personal experience which clearly illustrate what you did and where appropriate the outcome achieved.

You need to:

- Demonstrate a good working knowledge of welfare benefits preferably with experience of supporting and advocating for customers.
- Have experience of supporting customers with budgeting advice and advising on priority and non-priority debts, you may hold a relevant qualification, though applications are also welcomed from those without formal qualifications.
- Be approachable, supportive and non-judgemental, and able to foster positive working relationships with customers, colleagues and other professionals.
- Be able to listen well and use effective questioning skills to drill down into the root causes of customers' problems.
- Be competent at understanding complex information and relaying to customers in clear and simple terms to ensure the best outcome for the customer.

- Have strong written and verbal communication skills to enable effective negotiation with creditors or other professionals where appropriate.
- Have experience of developing others in performing effectively in their role, with the confidence to reflect with them on the quality of their interactions.
- Be self-motivated with the ability to work without support and with a willingness to keep your knowledge up to date through your own research.
- Have an understanding of the wider social issues that effect the residents of Portsmouth.
- Be competent with using Microsoft software including: Excel, Word and Outlook and be able to use IT systems to keep clear, accurate, concise and methodical records.
- Be flexible as you may be required to work from any of the 7 area Housing Offices to cover periods of sickness and annual leave. You may be required to carry out visits outside of normal working hours.
- Ideally have a current driving licence and daily use of a vehicle; however this is not essential to the role.

You will need to demonstrate that you have the Right to Work in the UK. No post will be offered without it.

General Data Protection Regulation (GDPR)

Portsmouth City Council is the Data Controller of any personal information you provide when applying for a job. It will only be used in connection with the recruitment process and will not be kept for longer than necessary. For more detailed information you can access the Data Protection Privacy Notice on our [careers portal](#).