



Money Adviser

Location: PO1 - PO9 Area

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

Hours: 37 hours per week

Permanent

The Service: Portsmouth Homes - Housing, Neighbourhood & Building Services

The Social Housing Sector has seen considerable change in the last 2 years with the addition of new and revised regulations including a new set of consumer standards.

Portsmouth Homes is undertaking a programme of change to respond to the new environment and changes in expectations from our tenants and leaseholders.

What is the role?

To provide a responsive and needs-led frontline Money Advice and Support service to Portsmouth Homes residents and their households, who have significant and complex financial, benefit and Debt Needs, in order for them to be able to maintain their tenancies satisfactorily and to complement the support offered by generic Housing Officers.

The role includes keeping up to date with welfare reforms as they happen and sharing this with your colleagues. On a daily basis the Money Advisers support Housing Officers to maximise tenant's income, reduce debt, to enable residents to sustain their tenancies.

This is not a traditional Money Adviser role. Working within our Housing Offices you will not necessarily have responsibility for case holding or lead on money advice to tenants. Instead, you will work as part of the support 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 be required to take responsibility for case holding where there are complex circumstances, and where specialist support is required, for example PIP applications.

You will support and develop Housing Officers to assist them to deal with the common financial issues that our residents face - equipping them with the skills they need to offer the right support and advice in relation to finances and debts in a sympathetic and non-judgmental manner. You will aim to ensure that tenants 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 into the future.

You will be involved in ensuring that appropriate robust financial statements (income and expenditure forms) are developed. In partnership with the Housing Officers, you will look for opportunities to maximise income, including exploring work opportunities, completing manual calculations of benefit entitlement and checking benefit awards. You will provide support and lead when needed 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 Housing Officers 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 residents resolve their situation and maintain financial independence.

You will support the Housing Officer 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/community based but you will be expected to visit customers in their own homes regularly.

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.

Who is the person?

1. You must be able to demonstrate a good working knowledge of welfare benefits and local and national policies and legislation regarding Money Debt and Welfare Benefit advice. Preferably with experience of supporting and advocating for customers
2. You should 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 welcomed from those willing to obtain qualification whilst in post.
3. Be approachable, supportive and non-judgemental, and able to foster positive working relationships with customers, colleagues and other professionals.
4. Be able to listen well and use effective questioning skills and professional curiosity to understand the root causes of customers problems

5. You should be competent at understanding complex information and relaying this to customers in clear and simple terms, with a focus on the best outcome for the customer.
6. You should have strong written and verbal communication skills to enable effective negotiation with creditors or other professionals where appropriate.
7. Have experience in developing others, supporting them to perform effectively in their role, with the confidence to reflect with them on the quality of their interactions.
8. Be self motivated with the ability to work without support, and with a willingness to keep your knowledge updated through your own research.
9. You should have an awareness of the wider social issues that affect our customers.
10. You should hold an awareness of departmental budget constraints and the need to minimise expenditure and ensure that appropriate support is proportionate and timebound.
11. Be able to utilise good negotiation and persuasive skills to ensure action plans are met and customers and their households are supported appropriately.
12. Be able to work closely with all teams within Portsmouth Homes to ensure tenants with the most complex needs are supported effectively for them to be able to maintain their tenancies.
13. You should understand and demonstrate the importance of working collaboratively with Housing Benefit Teams, Council Tax Departments, the Department for Works and Pensions and other Money advice organisations to ensure Money Advice is consistent and in the best interests of the customer.
14. 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.
15. Be flexible as you may be required to work from Area Housing Offices, Community Bases and in customers homes. You may also be required to carry out visits outside of normal working hours.
16. You should hold a current driving licence and have access to a vehicle

If you would like to discuss post further or have any questions, please contact:

Danny Ardrey - Head of Sheltered Housing and Support Services

Danny.Ardrey@portsmouthcc.gov.uk



When completing the application form, please thoroughly tailor your application to the 'Who is the Person' points with the use of examples from your experience. This is really important or you are likely not to be shortlisted.

General Data Protection Regulation (GDPR)

As part of any recruitment process, Portsmouth City Council collects and processes personal data relating to job applicants. Portsmouth City Council is committed to being transparent about how it collects and uses that data and to meeting its data protection obligations under the General Data Protection Regulations (GDPR).

Completing and sending an application in for a vacancy is your consent for us to process your data for the purpose of recruitment. Your data is not used in any other way and you can withdraw your consent at any point in the recruitment process and we will destroy or delete your information.

For more detailed information on what we collect, how we use, store, delete data and your rights you can access a privacy statement on our Job board.

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