



## **Money Adviser - Portsmouth Homes**

**Location: PO1 - PO9 Area**

**Salary: Band 7 (£32,061 - £36,363)**

**Hours: 37 hours per week**

**Permanent**

Portsmouth City Council is committed to safeguarding and promoting the welfare of vulnerable adults and expects all staff and volunteers to share this commitment.

DBS Disclosure will be required prior to any offer of employment, and this post is exempt from the Rehabilitation of Offenders Act 1974.

### **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?**

The Money Adviser role provides a proactive, needs-led service to Portsmouth Homes residents and their households, focusing on complex financial, welfare benefit, and debt issues.

The aim is to help residents sustain their tenancies, improve financial resilience, and complement the support offered by generic Housing Officers.

Money Advisers work collaboratively within Housing Offices and the wider community, offering specialist expertise in welfare benefits, debt management, and budgeting.

You will be required to manage your own caseload, assisting tenants with complex situations requiring specialist intervention, such as mandatory reconsiderations, appeals, Debt Relief Orders, and bankruptcy processes.

Key aspects of the role include:

- **Supporting wider Portsmouth Homes teams:** Equipping colleagues with the skills and confidence to address common financial challenges faced by residents. This includes training, coaching, and providing guidance on budgeting, income maximisation, debt negotiation and creating robust financial statements (income and expenditure forms) to ensure accurate assessments and informed decision-making.
- **Maximising Income and Reducing Debt:** Working alongside Housing Officers and colleagues within Portsmouth Homes to identify opportunities for income growth, complete benefit entitlement checks, and pursue claims and appeals. Support negotiations with creditors, explore grants and fuel poverty schemes, and make charity applications where appropriate.
- **Specialist Casework:** Taking responsibility for complex cases requiring in-depth knowledge and intervention, ensuring residents receive tailored support to achieve financial stability.
- **Empowering Residents:** Ensuring residents have the information and tools to make informed financial decisions, build confidence, and manage their money independently in the long term.
- **Continuous development:** Staying up to date with welfare reforms and legislative changes, and attending training sessions to maintain organisational knowledge, sharing updates with colleagues as and when necessary.
- **Service Development:** Continuously reviewing and improving the Money Advice service, responding to changes in government policy and identifying impacts on residents and the organisation, looking for solutions which promote financial stability and inclusion for tenants of Portsmouth Homes.

The role requires empathy, resilience, and strong communication skills. This role is predominately office and community-based and you will also visit residents in their homes to provide personalised support where needed.

### Who is the person?

- 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.
- 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.

- 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 and professional curiosity to understand the root causes of customers problems.
- 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.
- You should have strong written and verbal communication skills to enable effective negotiation with creditors or other professionals where appropriate.
- 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.
- Be self-motivated with the ability to work without support, and with a willingness to keep your knowledge updated through your own research.
- You should have an awareness of the wider social issues that affect our customers.
- You should hold an awareness of departmental budget constraints and the need to minimise expenditure and ensure that appropriate support is proportionate and timebound.
- Be able to utilise good negotiation and persuasive skills to ensure action plans are met and customers and their households are supported appropriately.
- 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.
- 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.
- You should hold or be prepared to obtain and maintain accreditation with the Institute of Money Advisors, and Debt Relief Order Intermediary status.
- 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 Area Housing Offices, Community Bases and in customers homes. You may also be required to carry out visits outside of normal working hours.
- You should hold a current driving licence and have access to a vehicle.

**If you feel that this is the opportunity for you, please complete your application showing how you meet the points above.**

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

**Tracy Robinson - Money Advice Manager**

**[tracy.robinson2@portsmouthcc.gov.uk](mailto:tracy.robinson2@portsmouthcc.gov.uk)**

**or**

**Danny Ardrey - Head of Sheltered Housing and Support Services**

**[Danny.Ardrey@portsmouthcc.gov.uk](mailto: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.