Money Advice Manager

Job description and person specification

Job description – Money Advice Manager

Reporting to the Financial Inclusion Manager

People responsibility:

- Direct reports = **8 [Includes 2 x externally funded posts]**
- Indirect reports = **0**
- Total employees = **8**

Summary of role: As part of the Group's wider leadership team, the Money Advice Manager's play a key role within the Housing Management and Financial Inclusion service, supporting the delivery of the Group's strategic priorities by leading high quality, customer focused financial inclusion services. This role sits alongside two other operational Money Managers, with each manager leading on a specialist area while working collaboratively to deliver a holistic service. The primary focus of this post is the leadership and development of our regulated debt advice, budgeting support and energy advice services. However, the role also requires a strong working knowledge of income maximisation, welfare benefits, employment support and wider financial inclusion to ensure customers receive comprehensive, joined up advice and support. Working within our regional operating model, you will develop and maintain strong partnerships with local authorities, utility providers, statutory services, employment and skills organisations, and voluntary and community sector partners. By fostering effective collaborative relationships, you will help maximise opportunities for customers, influence service delivery, and ensure access to a wide range of support that improves financial resilience and wellbeing. The Money Manager contributes to the operational delivery of the Group's strategic priorities by: ➢ Delivering more for our customers ➢ Having the capacity to build more homes ➢ Being a great place to work for our colleagues ➢ Being a financially resilient business ➢ Being a key influencer in the region As a leader, you will champion our values by role modelling and embedding our behaviours, while fostering a positive, inclusive and engaging culture across the service and the wider organisation: ➢ Own it – Make it happen ➢ Improve it – Move things Forward ➢ Live it – Show understanding and compassion
Key areas of responsibility: ***Please reflect on the JD/role requirements of this role and ensure flow through of responsibilities of that role and deeper range of activities/services relevant to this post are detailed here*** **Strategic Leadership and Service Development**

- Lead the delivery, quality assurance and continuous improvement of the Group's FCA-regulated debt advice service, ensuring services remain compliant, customer-focused and responsive to changing customer needs and regulatory requirements.
- Provide strategic leadership for the organisation's debt, budgeting and energy advice services, identifying opportunities to enhance service delivery through innovation, technology and best practice.
- Lead the development of the Group's approach to energy advice, identifying opportunities to reduce the impact of fuel poverty and wider cost of living pressures, whilst supporting customers to improve their financial resilience.
- Contribute to the development of the Group's wider Financial Inclusion strategy, ensuring debt, energy, welfare benefits, income maximisation and employment support services work together to deliver positive outcomes for customers.
- Take ownership of the organisation's approach to financial resilience, balancing crisis intervention with longer term preventative support that enables customers and communities to become more financially independent.

Leadership and People Management

- Lead, motivate and develop the Debt and Energy Advice team, creating a high-performing, customer-focused culture through effective recruitment, supervision, coaching, performance management and professional development.
- Foster a collaborative, inclusive and positive team environment that supports the Group's values and promotes a one-team approach across Housing Management, Financial Inclusion and the wider business.
- Deputise for the Financial Inclusion Manager, providing leadership and representation for the service both internally and externally as required.
- Provide specialist advice and guidance to senior leaders, operational teams and colleagues to influence policy, service design and operational decision-making relating to financial inclusion, debt prevention and customer affordability.

Regulatory Compliance and Technical Leadership

- Act as the organisation's technical lead for FCA regulated debt advice, ensuring compliance with all relevant legislation, FCA requirements, quality standards and internal governance arrangements.
- Provide expert technical guidance and oversight to colleagues, ensuring advice is accurate, consistent and delivered in accordance with regulatory and professional standards.
- Maintain an up-to-date knowledge of legislation, policy, guidance and sector developments relating to debt advice, financial inclusion, welfare reform, energy and consumer protection, ensuring this knowledge is embedded across the service.
- Undertake complex or specialist casework where required, maintaining professional competence and supporting the resolution of high-risk or high-impact customer cases.

Customer Outcomes and Service Delivery

- Ensure customers receive holistic, person-centred financial inclusion support, encompassing regulated debt advice, budgeting, energy advice, income maximisation, welfare benefits and employment support, enabling customers to improve financial resilience, sustain their tenancy and achieve positive long-term outcomes.
- Oversee negotiations with creditors, utility providers and other agencies to secure positive outcomes for customers experiencing financial hardship.
- Ensure appropriate support is available to help customers access grants, charitable funding and other financial assistance.
- Maintain oversight of complex case management, ensuring customers receive timely interventions, ongoing support and effective advocacy where required.

Partnership Working and Regional Influence

- Lead partnership working across the Group's regional operating model, developing effective relationships with local authorities, utility providers, statutory agencies, employment and skills partners and the voluntary and community sector to maximise opportunities for customers and influence local service provision.
- Represent the organisation externally, influencing local and regional approaches to financial inclusion, debt prevention and cost of living initiatives, whilst identifying opportunities to improve services for customers.
- Develop partnerships that maximise access to funding opportunities, grants, charitable support and external resources that enhance customer outcomes and strengthen the Group's financial inclusion offer.

Energy and Asset Collaboration

- Lead the organisation's approach to energy advice and affordability, developing services that respond to changing energy markets and support customers through the transition to Net Zero.
- Develop and oversee the collection and analysis of energy-related data, including customer tariff information, using insight to identify trends and opportunities for intervention.
- Work collaboratively with Property Investment and Asset Management teams to inform investment decisions through customer insight, energy performance data and an understanding of evolving heating technologies.
- Provide specialist knowledge to support colleagues and customers in understanding energy efficiency measures, heating systems and the practical implications of decarbonisation initiatives.

Performance, Insight and Continuous Improvement

- Lead the monitoring and evaluation of service performance, using data, customer insight and outcomes to drive continuous improvement and demonstrate impact.
- Ensure case management systems are effectively utilised to capture accurate information, monitor regulatory compliance, identify emerging trends and support evidence-based decision making.
- Produce performance reports, analyse service trends and use insight to influence business planning, policy development and resource allocation.
- Use service insight, customer feedback and performance data to influence strategic decision-making, shape future service delivery and demonstrate the impact and value of the Financial Inclusion service.

Additional responsibilities:

- **SPaCE:** how we support our most financially vulnerable customers is of great interest to our SPaCE committee. Therefore regular input and attendance is required.
- **Financial responsibility:** To manage and report on the effective use of internal and external funding streams in supporting our customers. To ensure that the limited funds available are used in the most effective manner possible.
- **Health and Safety:** In order to maintain a safe working environment, keep yourself and others safe, maintain a positive safety culture and help your Line Manager and Safety Representative achieve our Health & Safety aims and objectives, you will be conversant with the Current Health And Safety Policy on the Intranet in particular the Statement of Intent and section 5.6 and 5.7 of the Policy "Health & Safety Responsibilities".
    - Responsible for ensuring that all of the Group's Health and Safety policies and procedures are fully implemented and adhered to
- **Data Protection:**
    - To follow Data Protection principles in all work activity
    - To attend any training specific to the role regarding GDPR

No job description can be entirely comprehensive and the jobholder will be expected to adapt and carry out such other duties as may be required from time to time, on the understanding that they will be within the individual's remit and capability, and consistent with the status and responsibilities of the role within the organisation.

Person Specification

What You Need to Be Successful as the Money Advice Manager:

As the Money Advice Manager, you will be a values-driven leader who is passionate about delivering high-quality customer outcomes, developing people, and driving continuous improvement. You will demonstrate the following knowledge, skills, and experience:

Leadership and Management

- Lead by example by demonstrating the Group's values of Own It, Improve It and Live It, embedding these behaviours through effective leadership, coaching, recognition and performance management.
- Inspire, motivate and develop a high-performing team, fostering a collaborative culture and a strong one-team approach.
- Communicate the organisation's vision, purpose and strategic priorities, ensuring your team understands their contribution to delivering excellent services.
- Support the implementation of departmental and organisational plans, ensuring consistent, high-quality service delivery.
- Monitor service performance using data and insights, proactively addressing performance issues and identifying opportunities for improvement.
- Contribute to organisational strategy and support the development and implementation of new ways of working during periods of change.
- Build effective relationships with senior stakeholders, influencing decision-making and supporting organisational improvement and transformation.

Professional Knowledge and Experience

- Demonstrate a strong understanding of the housing sector, including the regulatory, legal and governance frameworks within which we operate.
- Identify, manage and escalate business risks appropriately, ensuring compliance with relevant policies and regulations.
- Contribute to governance and regulatory activities, supporting the organisation in meeting its statutory and regulatory obligations.
- Keep up to date with digital technologies and systems, using innovation to improve services and customer outcomes.
- Have experience of using Customer Relationship Management (CRM) systems and driving service improvements through customer insight and feedback.

Personal Attributes

- Be passionate about supporting vulnerable customers and tackling financial exclusion.
- Demonstrate a strong commitment to Equality, Diversity and Inclusion, creating an environment where everyone feels valued and respected.
- Thrive in a fast-paced environment, managing competing priorities effectively.
- Be an effective negotiator and influencer, adapting your approach to different audiences and situations.
- Communicate complex information clearly and confidently to a wide range of stakeholders.

Additional Specialist Skills and Qualifications

To be successful in this role, you will also need:

- Recent and relevant experience delivering FCA-regulated money advice casework, including complex debt management, housing advice, income maximisation, and supporting customers affected by financial exclusion and welfare reform. (Essential)
- A minimum Caseworker/Supervisory level qualification (or equivalent), together with a commitment to ongoing Continuous Professional Development (CPD). (Essential)
- CertMAP qualification with the Institute of Money Advisors. (Essential)
- NEA Level 3 in Energy Awareness, or a commitment to achieve this within an agreed timeframe. (Desirable)
- CIH Level 4 qualification (or equivalent), or a commitment to achieve this within an agreed timeframe. (Desirable)
- A minimum of two GCSEs (or equivalent), including English Language and Mathematics. (Essential)
- The ability and willingness to travel to different locations as required to meet business needs. (Essential)

Training and Development:

In line with our Group values 'Own it, Improve it, Live it' you will receive a role specific training plan to support you in the role of Money Advice Manager.

You will be required to complete continuous professional development, to further support your role and the Group.