WIS£RMONEY

Job Description and Person Specification
ECC - CRF
Outreach Money Advice Caseworker

ENCOMPASS

Fixed Term Contract			
Salary:	£26,228 to £29,007, per annum, depending on experience.	**Place of Work:**	Hybrid working, with a combination of Exeter City Council offices (minimum two days per week), home working, and travel across Exeter City to deliver home visits, outreach and community-based appointments as required.
Hours of Work:	37.5 Hours per week (Full-Time)		
Start Date:	ASAP		
End Date:	31st March 2029		
Reporting to:	ECC CRF Team Leader (Navigate)		

What We're Looking For:

We're looking for people who genuinely want to make a difference. Previous experience in money advice isn't essential—we'll provide the training and support you need to develop the technical knowledge and skills. What matters most is that you're an excellent communicator, a natural problem solver and someone who enjoys working alongside people to help them overcome challenges. This role is about much more than providing debt advice. It's about building trusted relationships with people experiencing financial hardship, housing insecurity, poor physical or mental health, disability, trauma, digital exclusion or other barriers that make accessing traditional services difficult. We're looking for compassionate, resilient individuals who are committed to delivering flexible, person-centred support. If you're passionate about helping people regain confidence, improve their financial wellbeing and build long-term stability, we'd love to hear from you.

About Encompass Southwest (ESW):

Encompass Southwest supports people experiencing homelessness, social exclusion and multiple disadvantage to improve their wellbeing and achieve greater independence. Working alongside individuals with complex needs, Encompass Southwest delivers trauma-informed support that recognises the impact of life experiences on people's ability to engage with services and make positive change. The organisation is committed to reducing barriers, promoting inclusion and helping people build stronger, healthier and more resilient futures

About the Exeter Crisis & Resilience Partnership

This role forms part of the Exeter Crisis & Resilience Fund partnership, delivered by Navigate, Churches Housing Action Team (CHAT) and Encompass Southwest – the collaboration is known as Wis£rmoney. Together, we provide a seamless service that supports residents from immediate financial crisis through to long-term resilience. Our partnership combines specialist money and debt advice, welfare benefits advice, housing support, homelessness prevention, trauma-informed practice and financial education to provide holistic support for people experiencing financial hardship. Rather than asking people to navigate multiple services, we work together to ensure they receive the right support at the right time, through a coordinated 'No Wrong Door' approach.

Working at ESW

At ESW, we know that our people are our greatest strength. We invest in training, supervision, wellbeing and professional development, creating an environment where people feel supported to do their best work. We encourage innovation, embrace new technology where it improves services, and are always looking for better ways to support both our clients and our team. Working with ESW and with the Wis£rmoney Partnership, is genuinely rewarding. You'll become part of a friendly, supportive team that believes everyone deserves the opportunity to recover from financial hardship and build a more secure future. Every day you'll see the difference your work makes to individuals, families and communities across Exeter.

Job Purpose:

The Outreach Money Advice Caseworker will provide specialist money and debt advice to people experiencing financial hardship, with a particular focus on preventing homelessness, sustaining tenancies and supporting residents to achieve long-term financial stability.

Working as part of the Exeter Crisis & Resilience Fund partnership, you will manage a caseload of clients experiencing complex financial circumstances, providing FCA-regulated debt advice, welfare benefits advice, budgeting support, advocacy and practical assistance.

Recognising that financial hardship rarely exists in isolation, you will work closely with housing providers, landlords, Exeter City Council and partner organisations to address the wider issues affecting people's financial wellbeing.

Using a relationship-based, person-centred approach, you will deliver outreach across Exeter through home visits, community venues and flexible methods of communication, ensuring vulnerable residents can access the support they need.

Main Duties and Responsibilities

1. **Specialist Money Advice and Casework**

- Deliver person-centred money advice and holistic support to individuals and families experiencing financial hardship, housing insecurity and complex needs.
- Manage a caseload of clients, providing tailored interventions including budgeting, debt advice, income maximisation, welfare benefits advice and financial capability support.
- Provide FCA-regulated debt advice, including Debt Relief Orders and other debt solutions where appropriately trained, or refer clients to specialist services where required.
- Support clients experiencing fuel poverty through tariff advice, supplier negotiation and practical interventions.
- Develop personalised support plans that address both immediate financial difficulties and longer-term financial resilience.
- Advocate on behalf of clients with creditors, landlords, utility providers, housing services and statutory agencies to achieve the best possible outcomes.

2. Housing and Homelessness Prevention

- Work proactively with clients to sustain tenancies and reduce the risk of homelessness.
- Liaise with landlords, housing associations, Exeter City Council Housing Options and other housing providers to resolve tenancy-related issues.
- Support clients living in temporary accommodation or experiencing housing insecurity.
- Assist clients to access housing-related benefits, CRF Housing Payments and other financial support.
- Identify housing risks early and implement practical interventions to prevent crisis wherever possible.

3. Outreach, Engagement and Financial Resilience

- Deliver outreach across Exeter through home visits, community venues and other trusted locations to engage people who may struggle to access traditional advice services.
- Build trusted, professional relationships with clients, adapting communication and support to meet individual needs.
- Support the delivery of financial education sessions, including Navigate the Money Maze and other financial capability initiatives.
- Help clients develop the knowledge, confidence and practical skills needed to manage their finances independently and reduce future reliance on crisis support.

4. Partnership Working

- Work collaboratively with Navigate, Churches Housing Action Team, Exeter City Council and other partner organisations to deliver a coordinated 'No Wrong Door' service.
- Maintain effective referral pathways and ensure clients receive seamless transitions between crisis intervention and longer-term support.
- Attend partnership meetings, case discussions and multi-agency forums where appropriate.
- Signpost and make warm referrals to specialist services to address wider health, housing, employment and wellbeing needs.

5. Systems, Recording and Compliance

- Maintain accurate, timely and high-quality case records using the partnership's case management system - Advicepro.
- Use digital systems and organisational tools effectively, including secure client portals and AI-supported technologies where appropriate.
- Ensure all work complies with FCA requirements, safeguarding procedures, GDPR and organisational policies.
- Maintain appropriate professional boundaries and ensure confidentiality at all times.

6. Monitoring, Quality and Outcomes

- Record outcomes and client progress accurately to support contract monitoring and service evaluation.
- Contribute to client feedback, case studies and continuous improvement activities.
- Work towards agreed performance targets while maintaining high standards of client care and professional practice.

7. Professional Practice

- Deliver services in line with person-centred, relationship-based and trauma-informed principles.
- Participate in supervision, reflective practice, team meetings and ongoing professional development.
- Keep knowledge of money advice, welfare benefits, housing and homelessness legislation up to date.
- Promote equality, diversity and inclusion, ensuring every client is treated with dignity, respect and compassion.

General Duties

- Develop and maintain positive working relationships with partner organisations, referral agencies and community stakeholders, promoting collaborative working across the Wis£rmoney partnership.
- Support service improvement by gathering client feedback and identifying opportunities to improve service delivery.
- Work in accordance with organisational policies, procedures and professional standards at all times.
- Contribute positively to team meetings, partnership working and organisational learning.
- Support managers in responding to enquiries, complaints and compliments in a timely and professional manner.
- Undertake any other duties appropriate to the role and participate fully in training and continuous professional development.

Person Specification

What We're Looking For:

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Experience & Knowledge

- Experience of working with people facing complex needs, vulnerability or crisis situations.
- Working knowledge of money advice, debt advice and welfare benefits.
- Understanding of safeguarding principles and risk management in a client-facing setting.
- Awareness of professional, ethical and regulatory requirements relevant to advice services (e.g. confidentiality, data protection, record keeping).

Skills & Abilities

- Ability to communicate clearly, sensitively and effectively with people in distress and with professional partners.
- Ability to undertake assessments, identify risk and make sound decisions in urgent or complex situations.
- Strong organisational and time management skills, with the ability to prioritise workload and meet deadlines.
- Ability to maintain accurate case records and use case management systems confidently.
- Ability to work both independently and collaboratively, providing guidance and support to colleagues where needed.
- Problem-solving skills and the ability to respond calmly and effectively under pressure.

Personal Attributes

- Empathetic, non-judgemental and committed to delivering a person-centred service.
- Resilient and able to practise effective self-care when working with challenging situations.
- Commitment to equality, diversity and inclusion.
- Commitment to high standards of professional practice and continuous improvement.

Other Requirements

- Ability to travel across the service area as required by the role.