

# POSITION STATEMENT

<b>Title:</b>	Manager Home Lending	<b>Position no:</b>	4083
<b>Level:</b>	IBA Level 5 (\$96,194 - \$106,650)	<b>Last updated:</b>	April 2023
<b>Location:</b>	Wagga Wagga or Sydney	<b>Term:</b>	Ongoing
<b>Program:</b>	Home Ownership		
<b>Section:</b>	Network		
<b>Context:</b> <p>Indigenous Business Australia, partners and invests with Aboriginal and Torres Strait Islander people who want to own their future. We go further than provide money; we invest in people, places and ideas that are ready. We help make them real. We're deeply invested in the financial success and economic independence of Indigenous Australians. It's why we exist.</p> <p>We provide a range of services for Indigenous Australians to create wealth and accumulate assets, take up investment opportunities, create business enterprises that provide additional employment opportunities, and to purchase homes. We achieve these outcomes by applying a commercial focus, and by building mutually respectful and productive partnerships with Indigenous Australians, government, non-government and private sector organisations.</p> <p>Our staff are invested, informed, responsive, respectful and connected.</p> <p>IBA assists Aboriginal and Torres Strait Islander peoples to participate in home ownership through its Indigenous Home Ownership (IHO) Program. The IHO Program provides a range of housing loans and related assistance measures including lending in remote Indigenous locations through IBA's national network of 14 offices located in major cities and regional towns across Australia.</p>			
<b>Role:</b> <p>The position is "hands on" in delivering IBA's Indigenous Home Ownership program across a range of geographical locations including discrete Indigenous communities. Reporting into the 'Manager Home Lending and Credit Assessment', you will lead a team of Lending Officers based within their Service Delivery Unit's (SDU).</p>			
<b>Duties:</b> <ul style="list-style-type: none"><li>• Supervise lending officers and support staff to undertake end-to-end home lending assessments, capacity building and loan aftercare activities to meet agreed lending targets.</li><li>• Assess, structure and/or pre-approve and approve housing loan applications.</li><li>• Conduct reviews of existing loans in accordance with policy and lending delegations, and where necessary prepare submissions for higher level approval.</li><li>• Monitor and implement changes to the SDU's practices in line with program policies and procedures.</li><li>• Achieve minimum compliance standards in Quality Assurance reviews.</li><li>• Prepare reports on the SDU's performance against program benchmarks.</li><li>• Manage relationships with lending partners and external service providers.</li><li>• Facilitate capacity building/educational workshops and undertake regular field trips, including travel to remote locations if required, to promote the Program.</li></ul>			

- Interview prospective housing loan applicants and existing borrowers including those who may be experiencing financial difficulty.
- Other duties as required

### Required capabilities

These are essential unless otherwise indicated.

- Proven ability to accurately assess loan applications and review existing loans including compliance with relevant lending policies and credit practices. This includes preparing structured and concise loan submissions and management reports.
- Good understanding of the responsible lending principles of the National Consumer Credit Protection Act, and the National Credit Code's hardship provisions
- Demonstrated ability to motivate, develop and lead teams.
- The ability to liaise and negotiate sensitively and effectively with individuals and communities.

### Prerequisite requirements

- Currently hold or commit to successfully completing a Certificate IV Credit Industry qualification within 12 months of employment.
- Current driver's licence.
- Capacity to undertake travel, including overnight absences of up to 5 nights. Travel may include visits to regional/discrete Indigenous communities.
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### Reference documentation: [www.iba.gov.au](http://www.iba.gov.au)

- About Us – Our Values
- About Us – Working at IBA
- About Us – News and Publications – Annual Reports

**Further enquiries:** Name, Stephen Duncan 03 9920 6009 or  
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**Applications:** email to [ibarecruitment@iba.gov.au](mailto:ibarecruitment@iba.gov.au) or  
mail to: IBA Recruitment, PO Box 650, Fyshwick ACT 2609

- Application Coversheet
- Resume
- Maximum 800 words addressing the Required Capabilities

Please note that applications not accompanied by the Application Coversheet available from our website or sent directly to the enquiry officer will not be accepted.

**Closing date:** 7 May 2023