

POSITION STATEMENT

Title:	Home Lending Officer	Position no:	4059
Level:	IBA Level 3 (\$77,020 - \$83,686)	Last updated:	May 2022
Location:	Darwin	Term:	Ongoing
Program:	Housing Solutions		
Section:	Network		
Context:	<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>The Homes Program assists Aboriginal and Torres Strait Islander peoples to participate in home ownership through its Indigenous Home Ownership (IHO) program. The program provides a range of housing loans and related assistance measures through IBA's national network of Service Delivery Units.</p>		
Role:	<p>A Home Lending Officer works in a small team in an IBA office located in a capital city or regional centre. Home Lending Officers interact regularly with IBA's Aboriginal and Torres Strait Islander housing loan applicants, existing borrowers and its external service providers.</p> <p>The position reports to the Manager Home Lending or Manager Home Lending and Credit Assessment.</p>		
Duties:	<ul style="list-style-type: none">• undertaking client interviews and preparing of customer correspondence;• analysis of customers' borrowing capacity and housing requirements, including those experiencing hardship/situations that are impacting on their capacity to make loan repayments;• assessing an applicant's eligibility for an IBA housing loan;• preparing loan submissions for approval;• following up on lending administration and customer after care;• manage the operations of the office in the Managers absence;• undertaking customer promotion and follow up in the office catchment area;• actively participating in staff training and career development activities; and• other duties as required.		

Required capabilities

These are essential unless otherwise indicated.

Knowledge and experience

- Good knowledge and experience in:
 - Home or business lending (or other pertinent experience)
 - Credit analysis
 - Financial assessments.
- Ability to undertake promotional activities.
- Proficient in the use of computer-based applications, including standard Microsoft applications.

Skills and attributes

- Demonstrated ability to analyse a customer's eligibility for loan products and services.
- Demonstrated ability to apply sound judgement when following debt recovery procedures and processes.
- Demonstrated capacity to construct informative, concise submissions, reports and correspondence.
- Ability to work effectively as a team member, also demonstrated ability to manage staff member for short periods.
- Ability to communicate sensitively and effectively with Aboriginal and Torres Strait Islander peoples in carrying out the duties of the position.

Prerequisite requirements

- Current driver's licence.
- Willingness and ability to undertake customer visitation and promotional activities that may involve absences of up to 5 consecutive nights.

Reference documentation: www.iba.gov.au

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

Further enquiries: Verena Ali Ph: 07 4048 8483 email: verena.ali@iba.gov.au or
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Applications: email: ibarecruitment@iba.gov.au

- 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: 4 June 2023

