# **POSITION STATEMENT**



Title:	Policy and Product Officer (IBA4) Senior Policy and Product Officer (IBA5)	Position no:	4048
Level:	IBA Level 4 (\$85,980 - \$91,171) IBA Level 5 (\$96,194 - \$106,650)	Last updated:	July 2023
Location:	All IBA locations	Term:	Non-ongoing (9 months)
Program:	Housing Solutions		
Section:	Portfolio and Loan Management		

## Context:

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.

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.

Our staff are invested, informed, responsive, respectful and connected.

The Housing Solutions Program assists Aboriginal and Torres Strait Islander peoples to participate in home ownership by providing a range of housing loan and support services through IBA's national network of 11 offices located in major cities and regional towns across Australia.

### Role:

The Policy and Product Officer / Senior Policy and Product Officer reports to and supports the Policy and Product Manager. The role is responsible for developing, implementing and maintaining:

- Home lending policies, procedures and communications
- Home lending products and services
- Program support and administrative functions.

### **Duties:**

At the IBA 4 level, duties include, but are not limited to:

• Undertaking research and contributing to projects for the enhancement of home ownership opportunities for Indigenous people, including engaging with key stakeholders and subject matter experts to inform new and existing lending policies, procedures, products, services and support.



- Developing, implementing and maintaining Housing Solutions procedures, templates, program communications and marketing materials to support the program in delivering a customer-focused home lending program underpinned by sound risk management practices and legislative compliance. This includes maintaining website and intranet content.
- Monitoring and reporting on market factors and regulatory changes and preparing briefing reports, memos and papers for senior management surrounding process improvements, product development or market conditions/external factors impacting the Home Ownership Program and its customers.
- Other duties as required.

At the IBA 5 level, duties include, but are not limited to:

- Undertaking complex research and managing and delivering projects focusing on the enhancement of home ownership opportunities for Indigenous people, including engaging with key stakeholders and subject matter experts to inform new and existing lending policies, procedures, products, services and support. This includes the evaluation of new products, policies and processes after implementation.
- Leading the development, implementation, and maintenance of Housing Solutions policies, procedures, templates, program communications and marketing materials to support the program in delivering a customer-focused home lending program underpinned by sound risk management practices and legislative compliance. This includes maintaining website and intranet content.
- Leading contributions and advocating for the Program's position and requirements in the development of broader organisational policies and procedures, and other business improvement activities.
- Analysing and reporting on market factors and regulatory changes and preparing briefing reports, memos and papers for senior management surrounding process improvements, product development or market conditions/external factors impacting the Housing Solutions Program and its customers.
- Contributing to New Policy Proposals to Government on initiatives to support more IBA customers into Home Ownership.
- Supporting the Policy and Product Manager by undertaking higher duties during periods of leave.
- Other duties as required.

### **Required capabilities**

These are essential unless otherwise indicated.

Knowledge and experience

- (Level 5 Well developed,) knowledge and understanding of home lending programs and the operational policy, procedures and risks associated with the management of a loan portfolio.
- Demonstrated experience undertaking policy development in a complex legal and regulatory environment, particularly through well-articulated and documented policy and procedures.

<ul> <li>Ability to communicate sensitively and effectively with Aboriginal and Torres Strait Islander peoples, customers and key stakeholders.</li> <li>Demonstrated analytical, problem solving and strategic thinking abilities that facilitates the formulation of best practice policy and innovative policy related solutions.</li> <li>Well-developed research, organisational and administrative skills, with the ability to work independently, as required.</li> <li>Excellent interpersonal skills (including high level written and oral communication skills) and a collaborative team-based working style.</li> <li>Proficient in the use of Microsoft Office applications and experience in the use of SharePoint and process mapping software highly desirable.</li> <li>(Level 5) - Relevant tertiary qualifications in a commerce, finance, accounting or business administration field are highly desirable.</li> <li>Prerequisite requirements         <ul> <li>Capacity to travel which may include overnight absences away from the office of up to 5 nights.</li> </ul> </li> <li>Reference documentation: www.iba.gov.au         <ul> <li>About Us – Our Values</li> <li>About Us – News and Publications - Annual Reports</li> <li>Home Ownership</li> </ul> </li> <li>Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: stephanie.rogers@iba.gov.au</li> <li>Applications: email to ibarecruitment@iba.gov.au or</li> </ul>
<ul> <li>formulation of best practice policy and innovative policy related solutions.</li> <li>Well-developed research, organisational and administrative skills, with the ability to work independently, as required.</li> <li>Excellent interpersonal skills (including high level written and oral communication skills) and a collaborative team-based working style.</li> <li>Proficient in the use of Microsoft Office applications and experience in the use of SharePoint and process mapping software highly desirable.</li> <li>(Level 5) - Relevant tertiary qualifications in a commerce, finance, accounting or business administration field are highly desirable.</li> <li>Prerequisite requirements <ul> <li>Capacity to travel which may include overnight absences away from the office of up to 5 nights.</li> </ul> </li> <li>Reference documentation: www.iba.gov.au <ul> <li>About Us – Our Values</li> <li>About Us – Working at IBA</li> <li>About Us – News and Publications - Annual Reports</li> <li>Home Ownership</li> </ul> </li> </ul>
<ul> <li>independently, as required.</li> <li>Excellent interpersonal skills (including high level written and oral communication skills) and a collaborative team-based working style.</li> <li>Proficient in the use of Microsoft Office applications and experience in the use of SharePoint and process mapping software highly desirable.</li> <li>(Level 5) - Relevant tertiary qualifications in a commerce, finance, accounting or business administration field are highly desirable.</li> <li>Prerequisite requirements <ul> <li>Capacity to travel which may include overnight absences away from the office of up to 5 nights.</li> </ul> </li> <li>Reference documentation: www.iba.gov.au <ul> <li>About Us – Our Values</li> <li>About Us – News and Publications - Annual Reports</li> <li>Home Ownership</li> </ul> </li> <li>Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: stephanie.rogers@iba.gov.au</li> </ul>
<ul> <li>and a collaborative team-based working style.</li> <li>Proficient in the use of Microsoft Office applications and experience in the use of SharePoint and process mapping software highly desirable.</li> <li>(Level 5) - Relevant tertiary qualifications in a commerce, finance, accounting or business administration field are highly desirable.</li> <li>Prerequisite requirements <ul> <li>Capacity to travel which may include overnight absences away from the office of up to 5 nights.</li> </ul> </li> <li>Reference documentation: www.iba.gov.au <ul> <li>About Us – Our Values</li> <li>About Us – Working at IBA</li> <li>About Us – News and Publications - Annual Reports</li> <li>Home Ownership</li> </ul> </li> <li>Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: stephanie.rogers@iba.gov.au</li> </ul>
SharePoint and process mapping software highly desirable.
administration field are highly desirable. Prerequisite requirements  Capacity to travel which may include overnight absences away from the office of up to 5 nights.  Reference documentation: www.iba.gov.au  About Us – Our Values  About Us – Working at IBA  About Us – News and Publications - Annual Reports Home Ownership  Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: stephanie.rogers@iba.gov.au
<ul> <li>Capacity to travel which may include overnight absences away from the office of up to 5 nights.</li> <li>Reference documentation: www.iba.gov.au         <ul> <li>About Us – Our Values</li> <li>About Us – Working at IBA</li> <li>About Us – News and Publications - Annual Reports</li> <li>Home Ownership</li> </ul> </li> <li>Further enquiries: Steph Rogers, Phone: 0417 107 904 or         <ul> <li>Email: stephanie.rogers@iba.gov.au</li> </ul> </li> </ul>
5 nights.         Reference documentation:       www.iba.gov.au         • About Us – Our Values         • About Us – Working at IBA         • About Us – News and Publications - Annual Reports         • Home Ownership         Further enquiries:       Steph Rogers, Phone: 0417 107 904 or         Email:       stephanie.rogers@iba.gov.au
<ul> <li>About Us – Our Values</li> <li>About Us – Working at IBA</li> <li>About Us – News and Publications - Annual Reports</li> <li>Home Ownership</li> </ul> Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: stephanie.rogers@iba.gov.au
<ul> <li>About Us – Working at IBA</li> <li>About Us – News and Publications - Annual Reports</li> <li>Home Ownership</li> </ul> Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: <u>stephanie.rogers@iba.gov.au</u>
About Us – News and Publications - Annual Reports     Home Ownership  Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: stephanie.rogers@iba.gov.au
Home Ownership  Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: stephanie.rogers@iba.gov.au
Further enquiries: Steph Rogers, Phone: 0417 107 904 or Email: <u>stephanie.rogers@iba.gov.au</u>
Email: <u>stephanie.rogers@iba.gov.au</u>
Applications: email to ibarecruitment@iba.gov.au or
mail to: IBA Recruitment, PO Box 650, Fyshwick ACT 2609
<ul> <li>Application Coversheet</li> <li>Resume</li> <li>Cover letter, maximum 500–800-word pitch, as to your suitability to the role and motivation for applying</li> </ul>
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: 23 July 2023