

POSITION STATEMENT

Title:	Principal Home Lending Officer	Position no:	4206
Level:	IBA Level 4 (\$85,980 - \$91,171)	Last updated:	September 2023
Location:	All IBA Locations	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 Program (<i>Program</i>). The Program provides a range of housing loans and related assistance measures including lending in remote Indigenous locations through IBA's national network of 12 offices located in major cities and regional towns across Australia.</p>		
Role:	<p>A Principal Home Lending Officer works in a small team in an IBA office located in a capital city or regional centre. Principal 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.• Analysis of customers' borrowing capacity and housing requirements with a focus on solution brokering.• Assessing an applicant's eligibility for an IBA housing loan.• Preparing more complex loan submissions for approval.• Managing loan administration and customer after care matters.• Preparing loan correspondence and documentation.• Undertaking a regular visitation program within the region (including remote communities) to promote the program and interview potential clients or existing borrowers including, if required, routine arrears.• Actively participating in staff training and career development activities.• Other duties as required.		

Required capabilities

These are essential unless otherwise indicated.

Knowledge and experience

- Good knowledge of and recent experience in:
 - Home or business lending (or other relevant experience)
 - End-to-end loan assessment from initial enquiry through loan scenario development, pre-approval and approval processes and settlement, and
 - Loan arrears follow up.
- Experienced in undertaking promotional activities.
- Experienced in the use of computer-based applications, including standard Microsoft applications, and lending and credit management platforms.

Skills and attributes

- Demonstrated ability to analyse a client's eligibility for loan products and services and develop well considered loan scenarios and submissions.
- Well-developed oral and written communication skills including supportive interaction with borrowers through all stages of the lending process and loan aftercare.
- Demonstrated literacy, numeracy, accuracy and attention to detail.
- Ability to work effectively as a team member under limited supervision and manage the team when necessary.
- 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: Nyree Gertz, Ph: 07 4766 8202 or email nyree.gertz@iba.gov.au

Applications: email to ibarecruitment@iba.gov.au

- IBA 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: 8 October 2023