

POSITION STATEMENT

Title:	Home Lending Officer	Position no:	4102
Level:	IBA Level 3 (\$77,020 - \$83,686)	Last updated:	September 2023
Location:	Broome, Darwin, Cairns, Townsville or Alice Springs	Term:	Ongoing
Program:	Housing Solutions		
Section:	Network		
Context: <p>Indigenous Business Australia (IBA) 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 Home Ownership program assists Aboriginal and Torres Strait Islander peoples to participate in home ownership through its Indigenous Home Ownership Program (Program). 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 Home Lending Officer works in a team in an IBA Service Delivery Unit (SDU) located in a capital city or regional centre. Home Lending Officers assist our Aboriginal and Torres Strait Islander housing loan applicants to become home loan ready throughout the home loan process, and also interact regularly with IBA's existing borrowers and external service providers.</p> <p>The position reports to the Manager Home Lending (MHL) or Manager Home Lending and Credit Assessment (MHLCA).</p>			
Duties: The Home Lending Officer's duties include, but are not limited to: <ul style="list-style-type: none">• undertaking customer interviews and analysis of their housing requirements including assessing an applicant's eligibility for an IBA housing loan, servicing and borrowing capacity• providing sensitive information to customers to support their home ownership journey• preparing loan submissions for approval, loan documentation and other correspondence• following up on lending administration and customer after care• undertaking customer promotion and follow up in the SDU catchment area• actively participating in staff training and career development activities• other duties as required.			

Required capabilities

These are essential unless otherwise indicated.

Knowledge and experience

- Recent experience in and good understanding of:
 - Home or business lending (or other pertinent experience)
 - Credit analysis
 - Financial assessments.
- Ability to undertake promotional activities including face to face and online workshops.
- Proficient in the use of computer-based applications, including experience using lending platforms and standard Microsoft applications.

Skills and attributes

- Demonstrated ability to analyse a customer's eligibility for loan products and services with a solution focus.
- Demonstrated ability to apply sound judgement in the application of lending and debt recovery policy and procedures.
- Demonstrated ability to collaborate and work effectively as part of a team and under limited supervision.
- 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 e.g., to construct informative, concise submissions, reports and correspondence.
- 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 training, 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, Phone: 07 4766 8202 or email: Nyree.Gertz@iba.gov.au**Applications:** email to iba_recruitment@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: 20 March 2024