



**Australian Government**  
**Indigenous Business Australia**

**Position Statement**

<b>Title:</b>	Manager Home Lending	<b>No:</b> 4062
<b>Level:</b>	IBA Level 5 (Salary range \$66,571 - \$75,872)	<b>Last Updated:</b>
<b>Location:</b>	Darwin, NT	February 2010
<b>Branch:</b>	IBA Homes	
<b>Section:</b>	Network Services	

**Context:**

Indigenous Business Australia (IBA) assists Aboriginal and Torres Strait Islander peoples participate in home ownership through its home lending programs. Indigenous Australians living in urban or regional centres or towns buying a home on freehold title land can apply for home loan finance using one of IBA's standard home loan products. Indigenous Australians living on community title land may be eligible to apply for home loan finance that is part of an innovative new range of home ownership products that IBA has developed for this unique and emerging segment of home owners.

**Role:**

The Manager, Home Lending (MHL) leads a Homes Service Delivery Unit (SDU) within a designated capital city or regional centre. In Darwin, the MHL will be responsible for the delivery of IBA's:

- Home Ownership Program (HOP) to eligible Aboriginal or Torres Strait Islander people seeking to buy a home on freehold land; and
- Home Ownership on Indigenous Land (HOIL) program which is designed for clients wishing to buy properties on community titled land. Currently, in the NT there are two participating Indigenous communities participating in this program (Nguiu and Groote Eylandt).

The position reports to the Network Services management team which is located in IBA's National Office in Canberra.

**Duties:**

A MHL duties include but are not limited to:

- management of SDU which may include up to five staff members;
- implement program policies and procedures;
- oversight of all aspects of the housing loan application process;
- approval of housing loan applications that fall within local delegation;
- preparation of loan submissions to National office;
- loan arrears follow up;
- preparation of reports relative to the Unit's loan portfolio and performance against program benchmarks;
- providing sound technical advice and assistance to subordinate staff;
- undertaking regular promotional and client visitation trips to promote IBA's home ownership programs and interview potential clients or existing borrowers;
- deal efficiently with a range of external service providers; and
- undertake other duties as required.

During the HOIL program implementation phase the MHL will also:

1. Assist in the implementation and monitoring of HOIL within designated communities; and
2. work effectively with other Commonwealth and State agencies, Indigenous organisations and communities in the implementation of HOIL. program.

**Required capabilities (Selection Criteria):**

Required capabilities are essential unless otherwise indicated.

*As a Manager, Home Lending you will have:*

**Knowledge**

1. Broad knowledge of and experience in:
  - home loan lending (or other relevant lending experience);
  - loan assessment procedures and their application;
  - loan arrears management;
  - loan contract management administration; and
  - loan promotional activities.

**Skills and Attributes**

2. Demonstrated ability to analyse loan applications and related lending and other supporting documentation.
3. Demonstrated ability to construct informative, concise loan submissions, reports and correspondence.
4. Well developed oral and written communication skills.
5. Experience in motivating, developing and leading an effective workplace team, including the ability to prioritise work and plan the activities of a lending unit.
6. Experience in the use of computer based applications, including standard Microsoft applications.
7. Ability to communicate effectively and with appropriate sensitivity with Indigenous people

**Other requirements**

8. Current driver's licence.
9. Willingness and ability to undertake travel which may involve overnight absences Travel may include visitations to discrete Indigenous communities.

**Desirable Capabilities / Experience**

10. Understanding of contemporary Indigenous issues and circumstances.

**Supporting Documentation:** [www.iba.gov.au](http://www.iba.gov.au)

- About Us
- Working at IBA
- IBA Homes

**Further enquiries:** Mr John Gillespie (02) 6121 2611 or email: [john.gillespie@iba.gov.au](mailto:john.gillespie@iba.gov.au)

**Applications:** email to [recruitment@iba.gov.au](mailto:recruitment@iba.gov.au) or mail to: IBA Recruitment PO Box 38 WODEN ACT 2606