

# Position Description



<b>Position</b>	<b>Title:</b>	<b>No.:</b>	<b>Reports to:</b>	<b>Title:</b>	<b>No.:</b>
	Credit Assessment and Lending Policy Leader	HSF215		Chief Risk Officer	HSF151
<b>Business Unit:</b>	Credit Assessment		<b>Division:</b>	Risk, Product & Information Services	

## Organisational Overview:

At HomeStart we believe that affordable home ownership is essential to the health, wellbeing and ongoing sustainability of our communities. HomeStart's role, within the framework of government policy, is to provide leadership and innovation in the housing finance sector by enabling more South Australians to fulfil their home ownership dreams. We do this through the provision of innovative housing finance solutions. More importantly, we do this through our core strength – our people.

## Position Purpose:

The Credit Assessment and Lending Policy Leader is responsible for providing strategic oversight and day-to-day leadership within the Credit Assessment Team. This role involves leading the Team Leaders within Credit Assessment, managing daily operations across assessment and credit decisioning of loan applications from both HomeStart's internal mortgage lending channel and broker network, and ensuring smooth workflows to meet service level agreements.

The Credit Assessment and Lending Policy Leader sets expectations with team members around application volumes, maintains and reviews HomeStart's Lending Policy based on industry insights, and champions a culture of continuous improvement, actively seeking process enhancements. In addition, this role is critical in supporting HomeStart's strategic objectives by ensuring compliance with all lending, statutory, and risk management policies.

## Positions reporting to this position:

- Credit Assessment Team Leaders

## Other significant working relationships:

Internal: Chief Customer Officer, Legal Counsel, Risk Assurance, Product, Customer Operations, Direct Channel, Broker, Finance, Strategy

External: Brokers, Aggregators, Auditors, Community Housing Associations, Equifax, Conveyancers, MFAA, Real Estate Agents, Valuers, Customers and Department of Health

## Primary Outcomes & Accountabilities

### Key Results Areas

### Performance Measures

<p><b>Operational Responsibilities</b></p>	<ul style="list-style-type: none"> <li>• Develop, implement, and regularly review/update credit policies and guidelines based on changing regulatory or industry standards.</li> <li>• Lead and oversee all assessment processes from "Application Submitted" to "final decision," ensuring loan applications meet Broker and Customer service standards, approved lending policy, and delegated authority limits.</li> <li>• Handle escalated credit decisions within Delegated Limits of Authority (DLA), including exceptions, while balancing commercial and social considerations.</li> <li>• Drive process improvement that enhances operational efficiency, productivity and quality to ensure streamlined workflows in credit management originations processes.</li> <li>• Leverage data analytics to support decision-making, including understanding trends, customer behaviours, and risk indicators to support data-driven decisioning.</li> <li>• Ensure adherence to lending policies and procedures, meeting corporate and legislative standards and adapting to evolving business and customer needs.</li> <li>• Achieve Compliance Program goals as outlined in HomeStart's risk management framework, with outcomes reported to the Audit Committee.</li> <li>• Provide expert analysis and guidance on non-standard lending and lending-related matters, assessing suitability and inherent credit risks.</li> <li>• Maintain high credit quality standards in all new lending activities.</li> <li>• Work to detect fraud related activities by understanding methods and systems that identify and mitigate potentially fraudulent activity in collaboration with the Broker and Direct teams, Customer Operations, Legal, and Risk Assurance teams.</li> <li>• Address escalated customer or broker inquiries or concerns promptly and professionally.</li> </ul>
<p><b>Lending</b></p>	<ul style="list-style-type: none"> <li>• Ensure timely assessment of applications, seeking necessary information in alignment with HomeStart's lending guidelines, policies, and responsible lending obligations.</li> <li>• Resolve escalated credit decisions on non-standard loan applications and lending-related matters when further expertise is required.</li> <li>• Provide insights and feedback to support product development initiatives.</li> <li>• Collaborate with others across the lending pipeline to enhance quality outcomes, efficiency, and the overall customer experience.</li> <li>• Work closely with the Quality Assurance team to review assessment practices with a focus on consistency across the team. Utilise feedback to support management of team members via team leaders and support improvements as required.</li> <li>• Oversee the Community Lending function, including periodic account reviews and reporting to the Credit Sub-Committee of the Board, and action new lending applications as advised by the Chief Risk Officer.</li> </ul>

<b>Lending Coaching</b>	<ul style="list-style-type: none"> <li>• Offer regular, constructive feedback to internal and external loan writers to address issues, share knowledge, and support objectives for improved quality.</li> <li>• Provide leadership and coaching to Team Leaders within the Assessment team to drive performance and development.</li> <li>• Develop a targeted training plan to ensure Credit Assessment team receive appropriate and ongoing training to ensure any Continuous Professional Development (CPD) requirements have been met.</li> </ul>
<b>Strategy &amp; Planning</b>	<ul style="list-style-type: none"> <li>• Drive the development of the division's short-, medium- and long-term strategy to support the achievement of HomeStart's corporate objectives.</li> <li>• Provide strategic direction to the broader team on the role they play in the assessment process.</li> <li>• Formulate and update departmental policies in line with corporate and regulatory requirements.</li> <li>• Provide advice on latest thinking and best practice regarding credit assessment.</li> <li>• Promote HomeStart's strategic vision, direction and purpose to the team and ensure each team member is aware of their role and contributions to the organisation and its objectives.</li> <li>• In consultation with relevant team members, develop and implement operational plans, projects and initiatives aimed at executing the Strategic Deployment Plan (SDP).</li> <li>• Monitor outcomes and provide regular reports on progress against SDP targets to relevant areas of the organisation.</li> </ul>
<b>People Leadership</b>	<ul style="list-style-type: none"> <li>• Provide leadership to team leaders and support them with coaching and guidance of their teams.</li> <li>• Conduct performance planning sessions with team members to develop objectives in accordance with HomeStart's performance management system.</li> <li>• Maintain regular reviews and one-on-one follow ups, and conduct bi-annual performance reviews with team members against individual performance plans.</li> <li>• Provide constructive feedback to team members at regular intervals to resolve any issues and ensure achievement of objectives is on track.</li> <li>• Identify and manage poor performance and provide guidance for team members in dispute resolution.</li> <li>• Identify development objectives for team members that address professional development needs and reflect career aspirations.</li> <li>• Provide developmental coaching and functional and management guidance to direct reports.</li> <li>• Ensure optimal utilisation of employee skills and expertise through allocation of work duties and projects.</li> </ul>
<b>Financial Management</b>	<ul style="list-style-type: none"> <li>• Monitor all relevant administration costs to ensure proper budgetary controls are exercised and budget variances are accounted for.</li> <li>• Review and approve all expenses relating to relevant cost centres according to delegations specified in the Register of Financial Authorities document.</li> </ul>
<b>External Stakeholder Relations</b>	<ul style="list-style-type: none"> <li>• Create and maintain conditions for effective relations with relevant external organizations, government agencies, customers and vendors where appropriate.</li> <li>• Respond to stakeholder queries in a prompt and courteous manner.</li> </ul>

<b>Corporate Responsibilities</b>	<ul style="list-style-type: none"> <li>• Work in accordance with the Code of Ethics for South Australian Public Sector, and legislative requirements including but not limited to:             <ul style="list-style-type: none"> <li>○ Work Health and Safety Act 2012 (SA) and when relevant WHS Defined Officers must meet due diligence requirements.</li> <li>○ Equal Employment Opportunities (including prevention of bullying, harassment and intimidation).</li> <li>○ Disability Discrimination.</li> <li>○ Independent Commissioner Against Corruption Act 2012 (SA)</li> <li>○ Relevant Awards, Enterprise Agreements, Public Sector Act 2009,</li> <li>○ Relevant Australian Standards.</li> <li>○ Duty to maintain confidentiality.</li> <li>○ Smoke Free Workplace.</li> </ul> </li> <li>• Applying the principles of the HomeStart’s Risk Management Policy and Practices.</li> <li>• Ensure own and team compliance to HomeStart’s financial policies and procedures.</li> <li>• Ensure that all legal responsibilities attached to this role as noted in the Compliance Register are discharged, are properly recorded in the Risk Management System (RMS) and any breaches of these requirements are recorded as incidents in the RMS.</li> <li>• Understand and follow workplace safety initiatives and procedures, identify hazards and contribute to a safe working environment.</li> </ul>
-----------------------------------	---

## Values Profile

<b>Opportunity</b>	<i>We provide belief, hope and possibility for others. We want to empower people with opportunities and solutions, then let them get on with it!</i>
<b>Determination</b>	<i>We are motivated by the hopes, dreams and ambitions we can help fulfil, and the stories of those we’ve helped succeed already. We are relentless in finding a way forward and will never give up.</i>
<b>Openness</b>	<i>We are open, inclusive and accepting of others’ perspectives. Our conversations are honest and transparent. We choose understanding and empathy. We welcome new ideas and diversity in thought.</i>
<b>Simplicity</b>	<i>We’re always looking to make things easier. We speak in simple terms and seek to help others’ understanding. We try to simplify our work at every step.</i>

## Other Requirements

### Essential Criteria

- At least 10 years' experience in finance industry.
- Knowledge of Lending and Financial Regulations. Strong familiarity with relevant regulations (e.g., APRA, ASIC) and responsible lending obligations, including the ability to apply these effectively in policy and decision-making.
- Strong written and verbal communication skills, with the ability to convey complex information clearly. Proven leadership experience in a financial services environment, with a track record of developing high-performing teams.
- Strong analytical skills for identifying, understanding, and addressing issues to develop effective solutions.
- Ability to manage high workloads and maintain service standards in a fast-paced environment.
- Demonstrated experience in driving process improvements that enhance efficiency and productivity.
- Strong commitment to compliance with regulatory and responsible lending standards.
- Effective interpersonal, facilitation, coaching, and presentation skills.
- Proven ability to build and maintain collaborative relationships with stakeholders at all levels.
- Previous experience in reviewing, updating, and implementing policy documents.
- Strong customer and business acumen, with an ability to balance both perspectives effectively.
- Comprehensive understanding of credit assessment's role and impact across the organisation.

### Desirable Criteria

- Relevant tertiary qualifications.
- Previous experience in system product ownership

## Special Conditions

- National Criminal History Record Check (Police Check) on commencement and every 2 years thereafter (no more than 12 months old) **AND** bankruptcy check on commencement and every 2 years thereafter.
- Must undertake 20 hours per calendar year of continuing professional development relevant to the role of responsible lending and must include activities dealing with product and industry developments related to credit and compliance training on regulatory requirements applying to credit activities.
- May be required to act in higher level positions, or assume additional accountability, as and when required.
- Flexibility in working across business units as required.
- Some out of hours, weekend work and intrastate/interstate travel may be required.