

Position Description



Position	Title:	No.:	Reports to:	Title:	No.:
	Credit Assessor	HSF096		Credit Assessment Leader	HSF140
Business Unit:	Credit Assessment		Division:	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 Assessor is responsible for the assessment and approval or decline of complex loan applications from HomeStart's internal Direct Channel and external Broker network.

Positions reporting to this position:

- Nil

Other significant working relationships:

Internal: Chief Risk Officer, Direct Channel, Broker Channel, Legal, Risk Assurance, Product, and Customer Operations.

External: Customers, Brokers, Auditors, Equifax, and MFAA.

Primary Outcomes & Accountabilities

Key Results Areas

Performance Measures

<p>Operational Responsibilities</p>	<ul style="list-style-type: none"> • Approve or decline loan applications ensuring they fall within Delegated Limits of Authority ('DLA'). • Use delegated authority for loans that are outside of normal guidelines, considering both commercial & social obligations. • Provide expert advice on non standard lending and lending related functions. • Ensure credit quality standards for new lending are maintained at acceptable levels. • Work with the relevant People Leader/s and Risk Team to resolve credit issues as they are identified. • Authorise/confirm the suitability of security properties for Shared Equity Loans for Direct and Broker Channel applications. • Resolve escalated client or broker queries or concerns. • Periodically and regularly review lending guidelines and authorisations to ensure business and customer needs are met.
<p>Strategy & Planning</p>	<ul style="list-style-type: none"> • Promote HomeStart's strategic vision, direction and purpose to the Credit team to execute and deliver on the department, division and organisation's objectives.
<p>Lending</p>	<ul style="list-style-type: none"> • Resolve client queries and concerns in relation to the whole range of HomeStart's retail mortgage products using clear and transparent methods. • Ensure applications are processed in a timely manner and in terms of HomeStart's lending guidelines and policies. • Seek expert advice on non standard loan applications and lending related functions where current level of knowledge does not enable immediate decision making.
<p>Lending Coaching</p>	<ul style="list-style-type: none"> • Provide constructive feedback to internal and external loan writers at regular intervals to resolve any issues and ensure achievement of objectives is on track. • Provide developmental coaching to Customer Contact Centre employees where appropriate.
<p>External Stakeholder Relations</p>	<ul style="list-style-type: none"> • Create and maintain conditions for effective relations with relevant external organizations, government agencies, customers and vendors where appropriate. • Respond to stakeholder queries in a prompt and courteous manner.
<p>Corporate Responsibilities</p>	<ul style="list-style-type: none"> • 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"> ○ Work Health and Safety Act 2012 (SA) and when relevant WHS Defined Officers must meet due diligence requirements. ○ Equal Employment Opportunities (including prevention of bullying, harassment and intimidation). ○ Disability Discrimination. ○ Independent Commissioner Against Corruption Act 2012 (SA) ○ Relevant Awards, Enterprise Agreements, Public Sector Act 2009, ○ Relevant Australian Standards. ○ Duty to maintain confidentiality. ○ Smoke Free Workplace. • Applying the principles of the HomeStart's Risk Management Policy and Practices. • Ensure own and team compliance to HomeStart's financial policies and procedures.

- 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.
- Understand and follow workplace safety initiatives and procedures, identify hazards and contribute to a safe working environment.

Values Profile

Opportunity	<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>
Determination	<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>
Openness	<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>
Simplicity	<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

- Relevant tertiary qualification with at least 5 years lending underwriting experience.
- Understanding of Finance/Banking legislative requirements.
- Sound judgement of successful loan approvals.
- Well developed communication skills, both verbal and writing in order to obtain cooperation or influence others.
- Ability to be flexible and able to prioritise in a changing environment.

Desirable Criteria

- Previous experience with HomeStart products.
- Relevant degree level qualification.

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.
- HomeStart Finance Lending Accreditation (within 3 months of commencement).
- 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.
- May be required to work reasonable overtime with notice.
- Some out of hours, weekend work and intrastate/interstate travel may be required.