



HFA

An Gníomhaireacht
Airgeadais Tithíochta
Housing Finance Agency

Candidate Information Booklet

Role Title	Head of Lending
Tenure	Permanent
Location	46 St Stephen's Green, Dublin 2, D02 WK60
Competition Type	Open Competition
Closing Date	21st August 2024 at 3 pm



OSBORNE[™]
RECRUITMENT EXCELLENCE

Contact:

Email: HFAHOL@osborne.ie

Telephone: +353 41 986 5058

Introduction

The Housing Finance Agency plc (HFA) is a public body under the aegis of the Minister for Housing, Local Government and Heritage. The HFA's board is appointed by the Minister for Housing, Local Government and Heritage, with the consent of the Minister for Public Expenditure and Reform. There are twelve board members. The HFA has a staff complement equivalent to 25 full time staff members (FTEs).

The HFA's main remit is to lend to local authorities (LAs), approved housing bodies (AHBs) and Higher Education Institutions (HEIs) for housing and related purposes, and to borrow or raise funds to enable such lending. The HFA currently has an outstanding loan book of €7.5 billion.

The HFA has four teams – HFA Corporate Services, HFA Finance, HFA Lending and HFA Risk and Compliance. The Head of Lending reports to the Chief Executive Officer.

The Role

Reporting to the Chief Executive Officer the successful candidate will work collaboratively within the HFA Senior Management Team, whilst providing support and guidance to the Lending Team.

The Head of Lending will be responsible for all aspects of HFA lending, from origination to execution including the credit approval process and ongoing monitoring and reporting. The Head of Lending will lead the department and its team on delivery of excellence in customer service and effective engagement with key stakeholders of the HFA, including government departments.

The Head of Lending will work with the CEO and the Senior Management Team to expand the loan book, including to develop new lending products that will meet the diverse needs of social and affordable housing in Ireland.

Key Responsibilities

- Oversee and lead the lending function including management of the Lending team.
- Managing all aspects of lending, including the credit review process for AHBs and HEIs.
- Working closely with HFA Risk Management on all aspects of credit management.
- Ensure the appropriate credit policies, systems, procedures and practices are operating efficiently and effectively.

- Attendance at meetings of the HFA Board of Directors and Credit Committee.
- Responsible for maintenance of data and reporting requirements with respect to HFA activity with LA's, AHBs and HEIs.
- Managing external relationships with key service providers, including legal advisors with respect to loan documentation and loan drawdowns.
- Representing the HFA at Government and industry meetings and committees.
- Supporting the development and implementation of lending strategies aligned with the agency's goals and objectives.
- Identify market trends, opportunities, and risks to inform strategic decision-making and improve lending practices.
- Lead the team to ensure strong relationship management with LAs, AHBs and HEIs and that high standards of service are maintained.
- Monitoring and performance management of the Lending team to ensure duties are executed to the highest standard.
- Ensure the ongoing training, coaching and development of the Lending team to deliver excellence in their work.

Please note that the above is not an exhaustive list of duties and you will be expected to perform different tasks as necessitated by your changing role within the organisation and the overall business objectives of the HFA.

Education and Experience Required

Qualification and Professional Experience:

- A good level of relevant educational attainment.
- Have a minimum of 5 years lending experience, operating at a senior management level, preferably in banking or other financial services organisations.
- Experience of working in a financial services environment
- Strong credit analysis and credit underwriting experience
- Involvement in strategy development and experience of successful implementation
- Experience of working with senior management and all levels of a professional organisation

Competencies

The ideal candidate shall demonstrate the ability to deliver on the following competencies:

- Demonstrates strong **leadership skills** and successfully manages teams in delivering goals effectively.
- Excellent **communication skills** - oral and written - with an ability to operate at Board committee level.
- Take a people-centred approach to leading a team.
- Strong **organisational and analytical skills** and ability to demonstrate sound judgement and objectivity when approaching problem-solving.
- Takes ownership of **delivering results**.
- Ability to demonstrate a clear **decision-making** framework and to consider the impact of decisions before acting.
- The ability to **evaluate complex information** from a variety of sources, as well as challenging situations, and to make effective decisions.

Principal Conditions of Service

Tenure

The appointment is on a permanent contract subject to the satisfactory completion of a probationary period.

Salary Scale

Remuneration: Salary scale equivalent to Principal Officer (Higher). The current PPC rate (effective 01 June 2024, as per Circular 08 of 2024), is as follows:

Principal Higher (PPC)

€109,662 - €114,177 - €118,714 - €123,241 - €127,101 - €131,169 (LSI 1) - €135,236 (LSI 2)

The PPC pay rate applies when the individual is required to pay a Personal Pension Contribution (otherwise known as a main scheme contribution) in accordance with the rules of their main/personal superannuation scheme. This is different to a contribution in respect of membership of a Spouses' and Children's scheme, or the Additional Superannuation Contributions (ASC). A non-PPC rate will apply where the appointee is not required to make a Personal Pension Contribution.

Principal Higher Non-Personal Pension Contribution Salary Scale

€104,173 €108,469 €112,780 €117,076 €120,749 €124,615¹ €128,478²

This rate will apply where the appointee is a civil or public servant recruited before 6th April 1995 and who is not required to make a Personal Pension Contribution.

Long service increments may be payable after 3 (LSI 1) and 6 (LSI 2) years satisfactory service at the maximum of the scale.

Important Note

N.B. Entry will be at the minimum of the scale and the rate of remuneration will not be subject to negotiation and may be adjusted from time to time in line with Government pay policy. Subject to satisfactory performance increments may be payable in line with current Government policy. Different terms and conditions may apply if, immediately before appointment, you are a currently serving civil/public servant.

Annual Leave

In addition to the usual Irish public holidays annual leave for this position is 30 working days, based on a five-day week.

The above represents the principal conditions of service and is not intended to be a comprehensive list of terms and conditions of employment which will be set out in the employment contract to be agreed with the successful candidate.

Other Conditions of Employment:

Further information on the conditions of employment will be outlined in the contract of employment for the successful candidate.

Data Protection:

In line with General Data Protection Regulations (GDPR) 2018, all personal information provided as part of your application will be stored securely by the HR and Governance Department at HFA and will be used for the purposes of the recruitment process.

Application documents will be retained for a period of one year from the scheduled interview date, and in the case of a successful candidate, for the duration of employment and a minimum of one year thereafter. By submitting your CV and cover letter, you consent to your information being submitted and processed by a pre-approved external third party (Osborne Recruitment), for shortlisting. The information will also be made available to the interview panel.

Following completion of the recruitment selection process, all personal information will be retained only by HFA and this information will not be disclosed to any other external third party without your consent, except where necessary to comply with statutory requirements or seeking references. You may, at any time, make a request for access to the information held about you as outlined. Should you wish to make any changes, or erasures to any of the information stored about you within the one-year retention period, please contact the HR Manager at HFA, 46 St Stephen's Green, Dublin 2, D02 WK60

Application & Selection

Before you proceed

Before proceeding with this phase of the selection process you should satisfy yourself that you meet the **qualifications & relevant experience criteria** for the post as set out in this booklet.

How to apply:

- Attach a separate **Cover Letter** (max 2 pages) outlining your **qualifications** and providing specific examples of how you meet the **professional experience criteria and competencies** for this role as listed in this candidate booklet. The information you supply in your application will play a central part of the selection process.
- Please provide a **tailored CV** highlighting details of professional experience operating at senior leadership level.
- Documentation should be emailed directly to HFAHOL@osborne.ie. All documents must be submitted in **Word or PDF** format. For security reasons, files sent by email as links to documents in shared cloud-based servers will not be accepted.
- The **deadline** for applications is 3pm on 21st August 2024.

If you do not receive an acknowledgement of receipt of your application, please check your junk/spam folders as email notifications may be filtered here.

Selection Process

The Selection Process may include the following:

Candidates will be shortlisted based on information contained within their application. Shortlisted candidates will be contacted by Osborne recruitment in relation to attending an interview. During any short-listing exercise that may be employed, the board will examine the applications and assess them against pre-determined criteria based on the requirements of the position. It is therefore in your own interest to provide a detailed and accurate account of your qualifications and experience within the application.

Subject to Public Health guidance, it is our preference that interviews will be conducted in a face to face setting.

Round one interviews will explore the candidate's skills knowledge and experience based on the competencies set out in this information booklet.

Candidates successful in round one interviews may move forward to a second-round interview, which could include a presentation exploring their skills knowledge and experience in more detail on specific areas of the role requirements.

The onus is on all applicants to make themselves available on the date(s) specified by Osborne recruitment and make whatever arrangements are necessary to ensure they receive communications sent to them at the contact details provided in their application. Osborne Recruitment and HFA are not responsible for any expenses incurred by candidates.

Anticipated Interview Dates:

It is expected 1st round interviews will take place during weeks commencing 9th of September 2024.

If invited for interview, the onus is on each applicant to make themselves available on the date(s) specified. If you do not attend on the specified date/time you will be deemed withdrawn from the competition.

Important Notice

The above represents the principal conditions of service and is not intended to be the comprehensive list of all terms and conditions of employment which will be set out in the employment contract to be agreed with the successful candidate(s).

HFA are committed to providing equal opportunities for employment to all. Applications will be reviewed and shortlisted on the merit, skills and experience detailed in the documentation supplied, regardless of gender, age, sexual orientation, civil status, family status, religion, disability, race or membership of the Traveller community or in receipt of Housing Assistance Payment.

Funding
Future
Communities



HFA

An Ghníomhaireacht
Airgeadais Tithíochta
Housing Finance Agency