



## Credit Assessment Officer – Executive Officer PPC

### About the Housing Finance Agency (HFA)

The Housing Finance Agency plc (HFA) provides loan finance to Local Authorities, Approved Housing Bodies (AHBs) and Higher Education Institutions to facilitate the delivery of social and affordable housing. The HFA is a key stakeholder in Ireland's national housing strategy, supporting the implementation of government policy.

### The Role

The Housing Finance Agency (HFA) is seeking to appoint a Credit Assessment Officer to join its Credit Assessment Team. This is a critical role designed to support the delivery of high-quality credit assessments and customer engagement in line with the HFA's expanding lending capacity. Reporting to the Senior Credit Assessment Officer, the successful candidate will play a key role in supporting the assessment of funding applications, compiling credit documentation, and ensuring timely and accurate communication with customers and collation of lending data. This position is vital to maintaining operational efficiency and upholding the HFA's commitment to funding social and affordable housing through Approved Housing Bodies (AHBs) and Local Authorities (LAs).

### KEY RESPONSIBILITIES

#### Customer Engagement & Information Management

- Liaise with customers to ensure timely receipt of all required documentation for lending proposals
- Follow up on outstanding information and clarify gaps to support credit assessment
- Maintain accurate records of customer interactions and documentation received

#### Credit Paper Preparation & Due Diligence

- Assessment of AHB/HEI loan applications in accordance with established credit policies, procedures and risk frameworks.
- Assist in compiling and reviewing information for credit papers, including financial and operational data
- Support the due diligence process by identifying risks and inconsistencies in applications
- Draft initial versions of credit papers for review by Senior Credit Assessment Officer and submission to management and credit committee

#### Operational Support & Team Collaboration

- Provide day-to-day support to the Senior Credit Assessment Officer and wider team to ensure smooth

workflow

- Contribute to the continuous improvement of internal processes and documentation standards
- Assist in managing workload priorities and responding to queries from internal stakeholders

### **Compliance & Governance**

- Ensure all activities are carried out in accordance with HFA policies, public sector guidelines, and relevant legislation
- Support the delivery of accurate and compliant credit information to management and the Board

## **ESSENTIAL CRITERIA & QUALIFICATIONS**

### **Essential Qualifications & Experience**

- A degree-level qualification in Finance, Business, Economics, Property or a related discipline.
- At least 2 years' experience in a financial, lending, credit assessment or customer-facing role
- Strong analytical skills with the ability to interpret financial data and assess risk
- Excellent written and verbal communication skills
- Proven ability to manage multiple tasks and meet deadlines in a structured environment
- High attention to detail and commitment to accuracy
- Demonstrated understanding of public sector governance and accountability
- Ability to work collaboratively in a small, high-performing team

### **Desirable Experience**

- Experience working in a public sector, banking or financial services environment
- Familiarity with housing finance, credit assessment processes or property lending
- Proficiency in Microsoft Office, particularly Excel and Word

## **COMPETENCIES**

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

### **Analysis & Decision Making**

- Effectively deals with a wide range of information sources, investigating all relevant issues
- Understands the practical implication of information in relation to the broader context in which s/he works – procedures, divisional objectives etc.
- Draws accurate conclusions & makes balanced and fair recommendations backed up with evidence

### **Delivery of Results**

- Takes ownership of tasks and is determined to see them through to a satisfactory conclusion
- Is logical and pragmatic in approach, setting objectives and delivering the best possible results with the resources available through effective prioritisation
- Minimises errors, reviewing learning and ensuring remedies are in place

### **Interpersonal & Communication Skills**

- Modifies communication approach to suit the needs of a situation/ audience
- Maintains a focus on dealing with stakeholders in an effective, efficient and respectful manner
- Expresses self in a clear and articulate manner when speaking and in writing

### **Specialist Knowledge, Expertise and Self Development**

- Displays high levels of skills/ expertise in own area and provides guidance to colleagues
- Has a clear understanding of the role, objectives and targets and how they support the service delivered by the unit and Department/ Organisation and can communicate this to the team
- Leads by example, demonstrating the importance of development by setting time aside for development initiatives for self and the team

### **People Management**

- Encourages and supports new and more effective ways of working
- Actively shares information, knowledge and expertise to help the team to meet its objectives

### **Drive & Commitment to Public Service Values**

- Is committed to the role, consistently striving to perform at a high level
- Demonstrates flexibility and openness to change

<b>PRINCIPAL CONDITIONS OF SERVICE</b>
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#### **Tenure**

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

#### **Hours of Work**

Operating on a 35-hour week with core hours between 08.00am – 6.30pm. The HFA currently operates a flexible work model, with staff currently required to work a minimum of two days per week in the office in Dublin 2.

#### **Salary Scale**

**The Executive Officer Standard salary scale for the position (rates effective from 1 February 2026) is as follows:**

#### **EXECUTIVE OFFICER STANDARD SCALE - PPC**

**€38,419 €40,360 €41,456 €43,594 €45,510 €47,364 €49,211 €51,024 €52,890, €54,749 €56,722 €58,044  
€59,928<sup>1</sup> €62,601<sup>2</sup>**

This rate applies to new entrants and will also apply where the appointee is an existing civil or public servant appointed on or after 6th April 1995 and is required to make a personal pension contribution.

## EXECUTIVE OFFICER STANDARD SCALE

€36,843 €39,034 €39,900 €41,769 €43,586 €45,350 €47,102 €48,819 €50,556 €52,263, €54,066 €55,299  
€57,069<sup>1</sup> €59,592<sup>2</sup>

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 23 working days, based on a five-day week. This will rise to 24 days after 5 years' service and to 25 after 10 years' service.

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.

### How to Apply

Applications should be submitted via [HIREHIVE LINK](#)

Each candidate should submit a short covering letter outlining why you believe your skills, experience and values meet the requirements of the position along with an up-to-date CV.

**The closing date for receipt of applications is 3pm on 15 April 2026.**

If applicable, please contact our HR Manager, Katherina Sage [ksage@hfa.ie](mailto:ksage@hfa.ie) if you require a job description in an accessible format. In addition, candidates called for interviews and/or aptitude tests may request reasonable accommodations.

Please note: all job offers are subject to satisfactory references and a pre-employment medical.

*The Housing Finance Agency PLC is an equal opportunities employer.*