



**HFA** An Ghníomhaireacht  
Airgeadais Tithíochta  
Housing Finance Agency

## **CUSTOMER CHARTER**

### **Quality Service Standards**

Quality Customer Service (QCS) is a concept that is embedded in the heart of the HFA's business and is fundamental to achieving our mission of facilitating the successful delivery of social and affordable housing in Ireland. The HFA's commitment is to deliver the best possible service, in an efficient and helpful manner. Our work involves securing and providing funding for the provision of social and affordable housing for Local Authorities (LAs), Approved Housing Bodies (AHBs), Higher Education Institutions (HEIs) and Technological Universities (TUs) .

Operations within the HFA primarily entail treasury, loan application appraisals, review of financial metrics relating to the AHB, HEI and TU sector, same day loan draw downs, creation of new loan facilities to adapt to government housing policy. Our commitment to our customers is grounded in treating every customer relationship with the utmost professionalism, emphasising fairness and impartiality. We are a small, multi-skilled organisation which we use to our advantage through our flexibility and nimbleness. We aim to meet any special needs you may have and continuously work to adapt to the evolving demands of the social housing industry.

### **Equality/Diversity**

We value equality within our organisation and aim to ensure that your rights to equal treatment, established by equality legislation, are upheld in the delivery of our services. This includes but is not limited to equality legislation under the grounds of gender, marital status, family status, sexual orientation, religious belief, age, disability, race, membership of the Traveller Community & the LGTQI+ community. The HFA's ultimate purpose is to eliminate barriers to access to services within social housing for people experiencing poverty and social exclusion. The organisation's success is predicated on ensuring the removal of any such barriers to access.

### **Physical Access**

The office is open weekdays from 9.00am to 5.30pm. The office complies with occupational and safety standards. Every effort is made to respect privacy and to provide a comfortable environment for visitors to our office. The HFA has ensured that our office provides access for people with disabilities, and we also cater to others with specific needs.

### **Information**

The HFA takes a proactive approach in providing information that is clear, timely and accurate, is available at all points of contact, and meets the requirements of people with specific needs. To ensure that the potential offered by Information Technology is fully availed of the HFA undertakes to respond to all queries and customers in an open manner, provide information about ourselves and our services to customers, provide information under the Freedom of Information Acts and to provide accurate and easily accessible information on our website. We have put in place a complaints procedure for customers dissatisfied with the quality of service received. We also aim to continue the drive for simplification of rules, regulations, forms, information leaflets and procedures.

## **Timeliness and Courtesy**

The HFA strives to foster a climate of mutual respect between itself and our customers. We pride ourselves on delivering our services with:

- Adaptability
- Respect
- Affordability
- Effectiveness
- Sustainability
- Integrity

We undertake to continuously monitor and evaluate our performance, respond to all queries, written correspondence and emails within 7 working days of receipt process loan applications, present them to our management/credit committees, approve the applications and issue loan offer letters for the approved loans within a set timescale which accedes to best practice with regards to the industry in which we operate.

The HFA also ensures that our website is always kept up to date and we regularly consult with our customers to gain valuable feedback on our service delivery performance and also encourage their participation in relation to the development and review of our services.

## **Complaints**

The HFA operates a robust and easily accessible complaints procedure in order to deal with all issues relating to the quality of services provided. Where a customer has a complaint in the first instance it should be brought to the attention of the staff member concerned, either orally or in writing. If your complaint cannot be resolved by our staff member or if you are unhappy with the response you received, you should contact the Quality Customer Service Officer who will arrange for your complaint to be investigated

We will acknowledge your complaint within 3 working days and try to deal with your complaint within 10 working days. If we need to carry out further research, we will let you know and try to have completed this within 20 working days.

These procedures are well publicised, transparent and designed to maximise ease of use for all customers and other related parties. Using our principles of openness and impartiality we undertake to respond to complaints in an open and upfront manner, make information about ourselves and the services we provide to customers easily accessible and transparent, provide information under the Freedom of Information Acts and make as much information as possible available on the company website in a relevant and comprehensible format.

## **Appeals**

The HFA also maintains a formalised, well-publicised, accessible, transparent and simple-to-use system for customers who are dissatisfied with decisions in relation to services. In order to avail of this service customers and related third parties can write to the Chief Executive Officer of the Agency at a designated address. A Customer Complaints Procedure document is available to download from the Agency's website.

## **Consultation and Evaluation**

The HFA is dedicated to providing a structured approach to meaningful consultation with, and participation by customers in relation to the development, delivery and review of services. Customers can help us by making comments, complaints or suggestions about the service they receive, letting us know when we do something well and by completing and returning any customer survey forms that we may send you. Customers who wish to forward a suggestion on how we can improve our service to them, please email [cosec@hfa.ie](mailto:cosec@hfa.ie)

**Choice**

The HFA provides a multitude of choice in service delivery and are dedicated to exercising as much flexibility as possible to facilitate all of our customers. This includes payment methods, location of contact points, opening hours and delivery times. This is made possible by our extensive use of technology to provide maximum access and choice and quality of delivery. Availing of new technology to further these ends is an ongoing process within the HFA.

**Official Languages Equality**

The HFA aims to ensure that customers who wish to conduct their business through Irish can do so and that all appropriate documents are made available in Irish.

**Better Coordination**

The HFA is constantly working with our customers to provide a more coordinated and integrated approach to the delivery of all of our services.

**Internal Customers**

The HFA ensures that all of our staff are properly supported and consulted with regard to service delivery issues. We maintain constant dialogue with all staff regarding all aspects of our business.

**How To Contact Us**

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