

Board of Directors



Michelle Norris
Chairperson

Appointment to the Board

Initially in February 2012 and re-appointed in January 2017 as Chairperson and non-executive Board Member (ex-officio).

Committee membership

Credit, Finance and Remuneration Committees.

Career experience

Michelle is Professor of Social Policy in UCDs' School of Social Policy, Social Work and Social Justice, and her teaching and research interests focus on social housing policy and urban regeneration. During her

career she has led or participated in 20 research projects on these issues and has produced over 100 publications on the results. Her latest book entitled *Property, Family and the Irish Welfare State* was published by Palgrave Macmillan in 2016.



Barry O'Leary
Chief Executive Officer

Appointment to the Board

Initially in August 2013, re-appointed in January 2017 as a Board Member (ex-officio) and subsequently in May 2020.

Committee membership

Credit and Finance Committees.

Career experience

An accountant by profession, Barry was appointed as Chief Executive Officer in September 2012. He has worked with the Housing Finance Agency since 1988, holding the roles of Financial Controller/ Company Secretary and Head of

Treasury. Barry also has experience of insolvencies and previously worked with the Comptroller and Auditor General.



Padraic Cafferty
Non-Executive Director

Appointment to the Board

Initially in March 2012 and re-appointed in January 2017 as a non-executive Board Member.

Committee membership

Credit Committee.

Career experience

Founder and Chairman of Datascan, Executive Chairman at Northwood Technology Ltd, and Proprietor at Westpoint Business Centre and Sigmund Business Centre, Glasnevin, Dublin. Padraic is a member of the Institute of

Directors and Past President of the Irish Security Industry Association. Padraic serves as a non-executive director of the Private Security Authority.



Emma Cunningham
Non-Executive Director

Appointment to the Board

January 2017 as a non-executive Board Member (ex officio).

Committee membership

Audit & Risk Committee.

Career experience

Emma is the Assistant Secretary in the Banking Division of the Department of Finance. She leads a team responsible for the development of policy and legislation at domestic and EU level on issues such as banking regulation, the provision of credit, and consumer protection. The team is also responsible for policy development in relation to the powers and functions of the Central Bank and the NTMA.

Emma has held a number of positions in the Department throughout her career to date, including working in the International and EU Division and in Budget and Economic Division. She has also worked as Budget Counsellor in the Permanent Representation of Ireland to the European Union and at the International Monetary Fund.

Board of Directors (continued)



Clare Curley
Non-Executive
Director

Appointment to the Board

January 2017 as a non-executive Board Member (ex officio).

Committee membership

Finance and Remuneration Committees.

Career experience

Director of Services for Corporate Services, Human Resources, Environment and Climate Action with Tipperary County Council. Clare previously worked as Director of Services for Housing and also as Director of Fire and Emergency

Services and Health and Safety with Tipperary County Council. She has also worked in other Local Authorities. Clare holds a BA degree in Public Management.



Brian Fitzpatrick
Non-Executive
Director

Appointment to the Board

March 2017 as a non-executive Board member.

Committee membership

Chairperson of the Audit & Risk Committee and a member of the Credit Committee.

Career experience

An accountant by profession, Brian has considerable experience in the mortgage finance industry, having served as Group Financial Controller in First National Building Society. Brian most recently worked as Finance Director and Company Secretary in BAM Contractors Ltd, Ireland's largest civil engineering & construction company, until his

retirement four years ago. He continued to be a non-executive director of BAM Contractors Ltd until December of 2019 at which time he resigned from the Board. Brian was appointed to the Board of CIE in April 2019 and is also a member of the CIE Board Audit & Risk Committee and the Strategy Committee.



Aileen Hayden
Non-Executive
Director

Appointment to the Board

March 2017 as a non-executive Board Member.

Committee membership

Audit & Risk and Credit Committees.

Career experience

A solicitor with a degree in Economics, Aileen holds a PhD in housing policy from UCD. She was a member of Seanad Éireann from 2011 to 2016, nominated by the Taoiseach, where she served as vice chair of the Joint Oireachtas Committee on Finance, Public

Expenditure and Reform. She is currently Chair of Threshold National Housing charity. Aileen was also a founding member of the Residential Tenancies Board.



William Johnston
Non-Executive
Director

Appointment to the Board

March 2017 as a non-executive Board Member.

Committee membership

Credit and Finance Committees.

Career experience

William was appointed to the Board in March 2017. He is a solicitor, an economics graduate of Trinity College Dublin, and a Consultant with Byrne Wallace LLP. He is the external Examiner for the Law Society in banking law, former chair of the banking law division of the International Bar Association and

author of 'Banking and Security Law in Ireland (2nd ed, Bloomsbury Professional, 2020)'. He is a member of the Board and Audit & Risk Committee of the Port of Waterford Company and the Honorary Secretary and Board member of The National Maternity Hospital, Holles Street.



Rory O'Leary
Non-Executive
Director

Appointment to the Board

4 March 2021 as a non-executive Board member (ex-officio).

Committee membership

None.

Career experience

Rory is a Principal Officer in the Department of Housing, Local Government & Heritage, currently with responsibility for AHB Policy and Regulation. Rory has held a variety of roles within the Department, including in the Local Government (Finance), Environment

and Corporate Divisions. He also had previous experience in the EU Commission (DG Environment) and the Office of Public Works. Rory holds an MSc in Environmental Economics, Policy and Risk from Heriot-Watt University, Scotland and a BSc in Zoology from University College Cork.



Lianne Patterson
Non-Executive
Director

Appointment to the Board

March 2017 as a non-executive Board Member.

Committee membership

Audit & Risk Committee.

Career experience

Lianne was appointed to the Board in March 2017. Lianne joined the Northern Ireland Civil Service in 2005 and was appointed to her current role of Deputy Secretary for Resources, Reform and Infrastructure at the Department of Education in March 2019. Lianne is a chartered accountant by

profession and spent much of her career in management roles in Deloitte and PricewaterhouseCoopers. Prior to her current role she previously held roles as Director of Justice Delivery in the Department of Justice and as Senior Finance Director in the Department of Infrastructure.



Jennifer Ward
Non-Executive
Director

Appointment to the Board

March 2017 as a non-executive Board Member.

Committee membership

Audit & Risk and Credit Committees.

Career experience

Jennifer was appointed to the Board in March 2017. Jennifer is an independent consultant working with an active and diverse client base on advisory consulting. Jennifer was a non-Executive Board member of Clúid Housing from 2015 to 2017, and a member of Clúid's 'Growing Our Business' Committee. She previously worked

with AIB's Financial Solutions Group and, in roles as, Head of Investment Planning & Prioritisation and Head of Group Change Management for AIB Group. Jennifer holds an MSc in Management Practice and a BA (Mod) in Economics & Business, both from Trinity College Dublin's Business School.