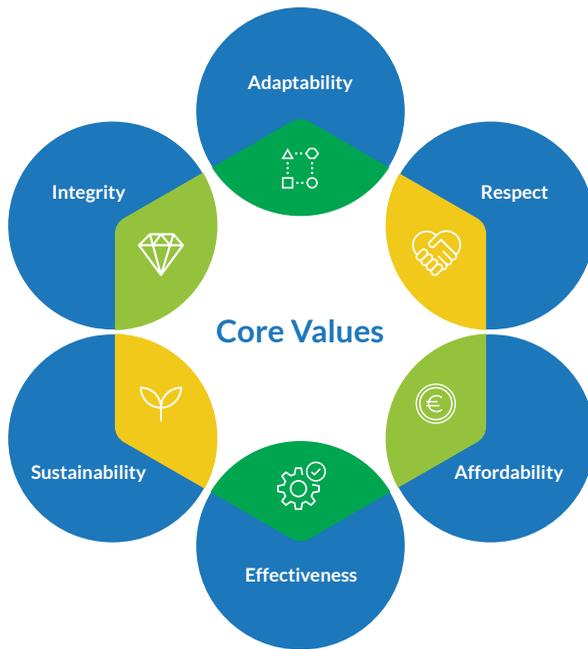


Customer Service

We have a recognised expertise, built up over the last forty years, in raising and on-lending long-term competitive rate finance for housing purposes in a cost-effective manner. We use this to enable the Department of Housing, Local Government and Heritage and our customers – the local authorities, approved housing bodies and higher education institutions – to support the delivery of social and affordable homes.



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.

A number of strategic initiatives regarding QCS were identified in the development of our new 5-year strategy **HFA 2026**, in particular, identifying and building strong relationships with our customers, to fully understand their needs and challenges. This involves organising regular information-gathering sessions between HFA representatives and key local authority and AHB and HEI staff, participation on Finance and Housing Groups, and developing the AHB and HEI market with appropriate structures and products. Another new area to focus on will be the ability for the Housing Finance Agency to lend to Technological Universities (TUS).

As part of the drafting of Strategy **HFA 2026**, the HFA undertook an independent 'Stakeholder Needs Assessment' to enable it to function more effectively in assisting our customers and our departmental stakeholders gain clarity regarding our products and develop a communication framework to regularly update our customers and Government departments. The feedback from this process was that stakeholders recognised the professionalism and responsiveness of HFA in approving loans, disbursing funds and generally supporting projects to deliver additional housing for our customers. Several suggestions in the report have been incorporated into our strategy.

Information Technology

With a loan book of c.€5.9 billion and with the necessity to work remotely recently because of Covid-19 restrictions, the HFA relies heavily on the use of information technology to facilitate efficient use of its resources and continued effective delivery of its services.

The HFA aims to maximise the number of online services it provides, thereby providing better customer service, improving data accessibility, and reducing costs for service users. The HFA provides access to data via its online portal, which is accessible to customers and other stakeholders. Clients can access services instantaneously, from a variety of locations and at any time of day via the HFA website.

The HFA has currently embarked on a significant project to develop a new Financial Management and Customer Relationship Management system. This project is expected to be completed by end-2022 and will improve reporting capability for the HFA, to enhance its customer service and interaction with stakeholders.

Customer Service (continued)

Oversight Agreement

As required by the Code of Practice for the Governance of State Bodies, the HFA has an Oversight Agreement in place with the Department of Housing, Local Government and Heritage. This Agreement reflects the HFA's legal framework; the environment in which it operates (i.e., a non-commercial State body); its purpose and responsibilities; the HFA's level of compliance with the Code; details of the Performance Delivery Agreement (e.g. outputs to be delivered); and arrangements for oversight, monitoring and reporting on conformity with government policy.

The most recent agreement covered the three-year period to end-December 2021. Its replacement, to cover the period to end-2024, is currently being drawn up in consultation with the Department and will be finalised shortly. The HFA's position under the aegis of the Minister ensures that its services are efficient and fully supportive of Government policy.