

# CAREER OPPORTUNITY

Our Client, the Affordable Housing Board (AHB), is a body corporate established under the Affordable Housing Act of 2024 as a State Corporation within the State Department for Housing and Urban Development. It is mandated to provide a framework for development and access to affordable and institutional housing.

The Board of Directors is seeking to recruit a qualified, highly experienced, and results-oriented individual with a high degree of professionalism to fill the position of PRINCIPAL CREDIT OFFICER, AHB 5

## VACANCY FOR THE POSITION OF PRINCIPAL CREDIT OFFICER

### JOB PURPOSE

This position is responsible for managing and overseeing the transparent allocation of affordable housing units, enhancing homeownership affordability, and ensuring that credit is extended to eligible beneficiaries, and safeguarding the financial interests of the Board.

### REPORTING RELATIONSHIP:

This role reports to the Manager, Home Allocation

### KEY DUTIES AND RESPONSIBILITIES

The duties and responsibilities of a Principal Credit Officer will entail:

- i. Developing and implementing strategies for the credit and applications department in alignment with Board goals and objectives;
- ii. Make high-level decisions on credit approvals, rejections, or conditional approvals based on thorough evaluations and risk assessments;
- iii. Ensuring that all credit applications, approvals, and related transactions are accurately documented and maintained;
- iv. Liaising with legal, finance, and other relevant departments to ensure seamless processing and compliance with all necessary documentation and approvals;
- v. Addressing and resolving complex issues or complaints raised by applicants in a timely and professional manner;
- vi. Analyzing the performance of the credit portfolio, including approval rates, delinquency rates, and default rates;
- vii. Preparing and presenting detailed reports on credit activities, performance metrics, and risk assessments to the Board of Directors and other stakeholders;
- viii. Promoting the adoption of new technologies and best practices to optimize credit operations;
- ix. Implementing feedback from applicants, team members, and senior management and the Board of Directors to drive continuous improvement initiatives;
- x. Coordinating with internal and external auditors to facilitate credit audits and ensure compliance with all regulations;
- xi. Identifying potential risks in the credit application process and developing strategies to mitigate these risks.

### REQUIRED QUALIFICATIONS

For appointment to this grade, the applicant must have:

- i. Cumulative service period of nine (9) years' relevant work experience, three (3) of which must have been at the grade of Senior Credit Officer or in a comparable position;

- ii. Bachelor's degree in any of the following disciplines: Banking, Finance, Economics, Commerce, Business Administration, Real Estate, or equivalent qualification from a recognized institution;
- iii. Membership in a relevant professional body, where applicable, and in good standing;
- iv. Management course lasting not less than four (4) weeks from a recognized institution;
- v. Proficiency in computer applications; and
- vi. Fulfilled the requirements of Chapter Six (6) of the Constitution of Kenya.

### KEY SKILLS AND COMPETENCIES

- i. Interpersonal and communication skills;
- ii. Negotiation skills;
- iii. Organizational and planning skills;
- iv. Ability to meet deadlines;
- v. Problem-solving skills;
- vi. Analytical skills;

### HOW TO APPLY

Interested and eligible candidates may apply and access the detailed job description, specifications, and required experience for the position on the AHB's website at

<https://affordablehousingboard.go.ke/careers> or [www.acalconsulting.co.ke/Careers](http://www.acalconsulting.co.ke/Careers)

Candidates should submit their applications, including the cover letter, a copy of their National ID, copies of their academic and professional certificates, testimonials, and a detailed CV, indicating current position, qualifications, working experience, names of three (3) professional referees, current remuneration, and daytime telephone.

Applicants MUST submit their completed application quoting the job reference for the specific position addressed to.

**THE CHAIRMAN,  
AFFORDABLE HOUSING BOARD (AHB),  
P.O BOX 27521- 00100,  
NAIROBI.**

Applications should be received by 17th March 2026, 5p.m E.A.T

No physical applications will be allowed. All applications must be submitted via the portal. It is an offence to include incorrect or misleading information in the applications as per the provisions of the Public Officers Ethics Act, 2003.

*AHB is an Equal Opportunity Employer committed to Diversity, Equity and Inclusion. PLWD are encouraged to apply. Applications without the relevant qualifications and copies of required documents will not be considered. Any canvassing will lead to automatic disqualification.*

Only shortlisted candidates will be contacted