



Reconciliation Action Plan
February 2023 – February 2024



RECONCILIATION
ACTION PLAN

REFLECT



Australian Government



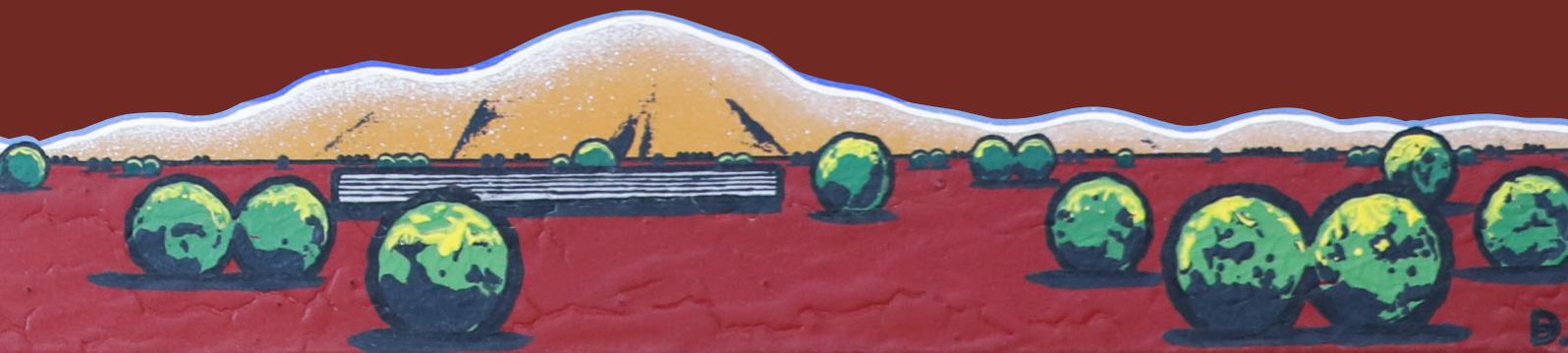
NHFIC

National Housing Finance
and Investment Corporation



Acknowledgement of Country

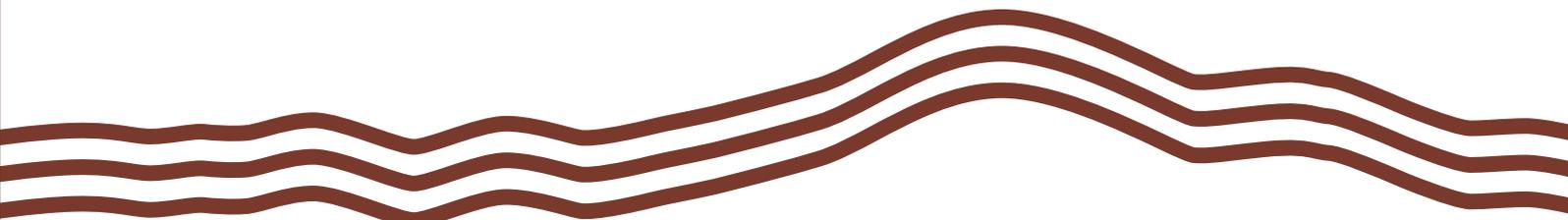
NHFIC acknowledges the Traditional Owners of Country throughout Australia and recognises their continuing connection to land, waters, community and culture. We pay our respects to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.





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Message from the Chair and CEO



Adrian Harrington, Chair

On behalf of the Board, management and staff of the National Housing Finance and Investment Corporation (NHFIC), we are pleased to present our first Reconciliation Action Plan (RAP), a Reflect RAP.

NHFIC is committed to improving housing outcomes for Australians. We recognise the importance of developing a meaningful relationship with Aboriginal and Torres Strait Islander stakeholders and communities and making a positive contribution to the vision of national reconciliation.

During this collaboration, NHFIC looks forward to enhancing existing relationships and creating new relationships built on respect, trust and opportunities for Aboriginal and Torres Strait Islander stakeholders and communities. In doing so, NHFIC hopes to develop a workplace that is inclusive to all and acknowledges the significance of equality and cooperation in the community.

NHFIC recognises the diversity of Aboriginal and Torres Strait Islander cultures across Australia, and that they go further than who the individuals of these communities are related to. They are a significant part of their identity and cultural responsibility. NHFIC will continue to engage with and be guided by Aboriginal and Torres Strait Islander stakeholders and communities, to understand the cultures, kinships, and experiences of these communities, and help decrease the challenges faced by these communities. NHFIC will ensure this knowledge and diversity is represented in our work.

We appreciate that we are at the start of our reconciliation journey and that there is much more we can do: in learning about and understanding Aboriginal and Torres Strait Islander cultures; in strengthening our partnerships with Aboriginal and Torres Strait Islander peoples in the work we do; and in providing meaningful career opportunities for Aboriginal and Torres Strait Islander peoples.

This Reflect RAP is an important first step. We look forward to deepening our ties with Aboriginal and Torres Strait Islander stakeholders and communities and making a positive contribution to the vision of national reconciliation.



Nathan Dal Bon, Chief Executive Officer

A handwritten signature in black ink, appearing to read 'Adrian Harrington'.

Adrian Harrington
Chair
NHFIC

Nathan Dal Bon
Chief Executive Officer
NHFIC

Message from Reconciliation Australia



Karen Mundine, Chief Executive Officer

Reconciliation Australia welcomes the National Housing Finance and Investment Corporation (NHFIC) to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

NHFIC joins a network of more than 1,100 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables NHFIC to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

Congratulations to the National Housing Finance and Investment Corporation, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

Karen Mundine
Chief Executive Officer
Reconciliation Australia

About the artwork and the artist

Artwork story

“Colour Bonding” is an artwork created specifically for NHFIC’s RAP by Sydney-based, Archibald Prize winning artist Blak Douglas.

This artwork encapsulates NHFIC’s commitment to improving housing outcomes for all Australians. The housing structures depicted in the artwork are simple but reflect that housing and a sense of home is a basic human need and fundamental to the wellbeing of all Australians.

Colour Bonding references the roofing structure which reminds us of the collaborative approach required between all Australians to help address the housing and homelessness challenges facing Australia. The distant horizon reflects the enormity of the task ahead but the foreground showing construction is the hope that change is occurring and that NHFIC’s role is to be the catalyst for that change.

NHFIC is represented by the housing structures that form part of its blue logo in the bottom left of the artwork. The colours in the artwork signify the colours of both the Australian and Aboriginal flags representing that NHFIC is working for the benefit of all Australians.

The people constructing the houses are everyday Australians working together in the spirit of reconciliation, shown by the sharing of the corrugated iron sheet at the top of the structure.

The landscape background is a generic template that Blak Douglas uses in his artworks based on the Western Desert environs, an impression left upon him following his life-changing aesthetic observation on his first visit in 2001 to Papunya in the Northern Territory.

Omnipresent in his artworks are either a large sun or moon; in this case the latter, the great ‘Grandmother Spirit’. The seven bands in the sky celebrate the Seven Sisters Dreamtime story, symbolising the continuation of culture and spiritual practices of Aboriginal and Torres Strait Islander peoples.

Blak Douglas’ signature clouds are based on the seven points of the Commonwealth star on Australia’s flag, representing that NHFIC collaborates and cooperates with governments at all levels across Australia to achieve greater outcomes.

BLAK DOUGLAS WON THE ART GALLERY OF NSW ARCHIBALD PRIZE IN 2022 FOR HIS PORTRAIT OF WIRADJURI ARTIST KARLA DICKENS



The artist – Blak Douglas



Born Adam Douglas Hill, Blak Douglas is a Koori artist and performer.

Now living and working in Redfern, he was born in Western Sydney to an Aboriginal father of the Dunghutti people and an Irish-Australian mother. Blak Douglas was immersed in art and culture from an early age, having been mentored by a family of artisans.

Blak Douglas originally worked as a visual artist and illustrator, and at the same time studied and learned Indigenous music and dance including classical training in Yidaki (didgeridoo).

He has performed nationally and internationally accompanying the likes of Albert David, Christine Anu, Gondwana Voices, Paul Jarman, Jessica Mauboy, Jane Rutter, Music Viva and Peter Sculthorpe. Major events have included Australian Idol, the Deadly Awards, Rugby World Cup opening ceremony, and the welcome for Nelson Mandela.

Blak Douglas won the Art Gallery of NSW Archibald Prize in 2022 for his portrait of Wiradjuri artist Karla Dickens and was a finalist on three previous occasions.

He was the 2019 winner of the prestigious Kilgour Prize at the Newcastle Art Gallery and in 2021 the National Still Life Award. He has been a finalist in numerous other major art prizes including the Wynne Prize, Blake Prize, Mosman Art Prize, Paddington Art Prize, Muswellbrook Art Prize, Fishers Ghost Art Award and others.

His works are in major public, institutional and private collections including the Aboriginal Art Museum (Utrecht-Holland), Art Gallery of NSW, Australian Institute of Aboriginal and Torres Strait Islander Studies, National Gallery of Australia, National Maritime Museum, National Museum of Australia, NSW Parliament House, Sydney Town Hall Collection and Taipei Museum.

Our business

Who we are and what we do

NHFIC is a corporate Commonwealth entity established by the Australian Government to improve housing outcomes for Australians.

NHFIC provides long-term and low-cost loans and capability building assistance to registered community housing providers (CHPs) to support the provision of more social and affordable housing, and lends, invests and provides grants to help finance infrastructure projects needed to unlock and accelerate new housing supply. We also support home buyers by administering Government homebuyer schemes that help them purchase their home sooner, and undertake research into housing supply, demand and affordability in Australia.

NHFIC promotes an inclusive workplace culture that respects and embraces differences and diversity of experience, expertise and background. As of 30 June 2022, we had 51 employees including 37 per cent female employees and 63 per cent male employees.

We are proud of our cultural diversity, with 51 per cent of employees being from a non-English speaking background. Within our employees, 18 different ancestries are represented and one employee identifies as an Aboriginal person.

NHFIC is national, with our main office in Sydney (Gadigal) and a small number of staff based in Canberra (Ngunnawal).

51

PERCENTAGE OF NHFIC EMPLOYEES FROM A NON-ENGLISH SPEAKING BACKGROUND



Our impact

In our latest Annual Report for the period to 30 June 2022, we reported that since our establishment on 30 June 2018, NHFIC has:

APPROVED \$3.0 billion in long-terms loans to 38 CHPs, supporting over 16,300 new and existing homes and potentially saving these CHPs an estimated \$550 million in interest and fees as well as other indirect costs associated with refinancing

ISSUED nearly \$2.2 billion in bonds, including the largest social bond in Australia by an Australian issuer

APPROVED \$413.5 million in infrastructure facilities, to unlock over 7,500 projected new dwellings and accelerate housing supply

HELPED over 63,000 Australians purchase or build a home

PUBLISHED two flagship State of the Nation's Housing reports and eight research papers, providing insights into the nation's housing sector.

63,000+

NUMBER OF AUSTRALIANS
NHFIC HAS HELPED
PURCHASE OR BUILD
A HOME



Our Reconciliation Action Plan

Reflect
Innovate
Stretch
Elevate

THE FOUR DIFFERENT RAPs

Reconciliation Australia’s RAP framework provides for four different types of RAP – Reflect, Innovate, Stretch and Elevate – and is about organisations from every sector rising to the challenge of reconciling Australia.

A RAP provides a framework for organisations to develop practical plans of action built on relationships, respect and opportunities, to create social change and economic opportunities for Aboriginal and Torres Strait Islander peoples.

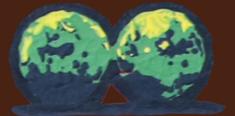
NHFIC is committed to helping to reconcile Australia and has developed a Reflect RAP, which is designed for organisations starting out on their RAP journey.

A Reflect RAP clearly sets out the steps taken to prepare an organisation for reconciliation initiatives in successive RAPs. Committing to a Reflect RAP allows an organisation to

spend time scoping and developing relationships with Aboriginal and Torres Strait Islander stakeholders, deciding on a vision for reconciliation, and exploring a sphere of influence before committing to specific actions or initiatives. This process will help to produce future RAPs that are meaningful and sustainable.

In our first Reflect RAP, we acknowledge that we must build a solid foundation and understanding of our relationships and role within reconciliation.

We have identified a RAP Champion who is responsible for driving and championing internal engagement and awareness of this RAP.



We have approached the development of our RAP by setting out objectives for what we would like to achieve:

- Improve our awareness of Aboriginal and Torres Strait Islander histories, cultures and peoples
- Cultivate relationships with Aboriginal and Torres Strait Islander organisations and stakeholders
- Promote access to employment and procurement opportunities at NHFIC for Aboriginal and Torres Strait Islander peoples.

Although we are at the beginning of our reconciliation journey, we have already launched several initiatives including:

- The celebration and recognition of National Reconciliation Week and NAIDOC Week
- Face to face cultural awareness training for staff
- Engaging an Aboriginal artist to design an artwork for our RAP
- Hosting an Aboriginal guest speaker at an afternoon tea held to unveil the artwork for our RAP
- Introducing protocols for the Acknowledgement of Country and Welcome to Country
- Updating our writing style guide to reflect best practice for inclusive language
- Incorporating an inclusion statement in all NHFIC job advertisements that is focused on encouraging Aboriginal and/or Torres Strait Islander people to apply

- Signing a Memorandum of Understanding (MoU) with Indigenous Business Australia (IBA) to work collaboratively on housing solutions
- Supporting leading CHP SGCH's Gibbons Street project in Redfern NSW through a long-term and low-cost loan. The 162-unit, 18-storey building provides 40 social and 120 affordable housing units across a mix of one, two, and three-bedroom units, with 25% of units earmarked for Aboriginal and Torres Strait Islander households.

This RAP has been developed by a working group which included our Aboriginal employee and in consultation with all staff as well as our Board. We are committed to completing the specific actions outlined in our Reflect RAP over the next 12 months, so as to ensure we are well positioned to implement effective and mutually beneficial initiatives as part of our future RAPs.



Our RAP Champion is our Director Strategy & Transformation, Natalie Jozelich. We will also establish a RAP Working Group (RAPWG) in the coming months to oversee RAP implementation and governance.

Gibbons Street residents, Dixie Lee Link Gordon and Tevita Fonua, pictured with NHFIC CEO, Nathan Dal Bon, NHFIC Chair, Adrian Harrington, and SGCH CEO, Scott Langford.



Relationships



RELATIONSHIPS

Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	April 2023	Chief Corporate Affairs Officer
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	May 2023	Chief Corporate Affairs Officer
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2023	Chief Corporate Affairs Officer
	Organise an internal NRW event for staff.	27 May – 3 June 2023	Lead: RAP Champion Support: RAPWG
	RAP Working Group members to participate in an external NRW event.	27 May – 3 June 2023	RAP Champion
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May – 3 June 2023	RAP Champion
3. Promote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all staff.	February 2023	RAP Champion
	Communicate our commitment to reconciliation publicly.	February 2023	Chief Corporate Affairs Officer
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	April 2023	Chief Corporate Affairs Officer
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	April 2023	Chief Corporate Affairs Officer
	Review and maintain our MoU with IBA to work collaboratively on housing solutions.	July 2023	General Counsel & Chief Risk Officer
4. Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	June 2023	Chief Operating Officer
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	July 2023	Chief Operating Officer

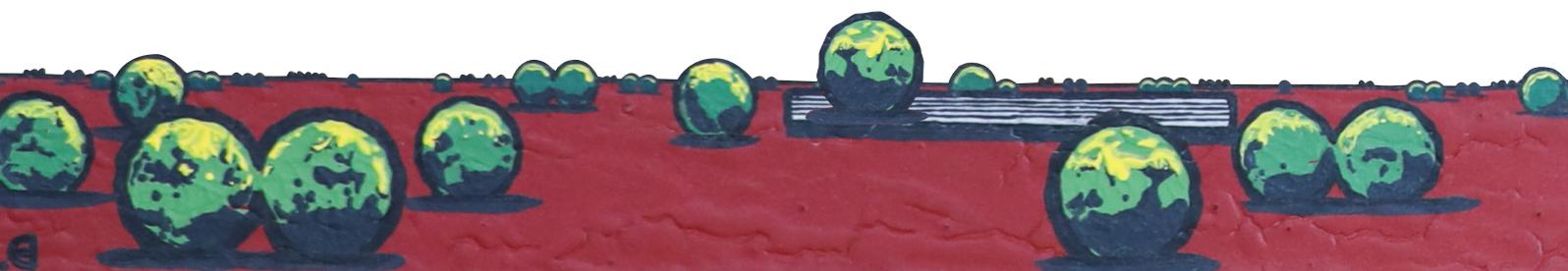


Respect



RESPECT

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a strategy for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	July 2023	Chief Operating Officer
	Conduct a review of cultural learning needs within our organisation.	June 2023	Chief Operating Officer
	Investigate cultural learning opportunities for staff.	June 2023	Chief Operating Officer
	Communicate information (via the intranet, email and staff events) about Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights with staff including sharing significant events.	March 2023	Chief Corporate Affairs Officer
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation’s operational area.	March 2023	Chief Credit Officer
	Increase staff’s understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	March 2023	Chief Credit Officer
	Encourage staff to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	March 2023	RAP Champion
	Review and update our document specifying protocols for Welcome to Country and Acknowledgement of Country.	July 2023	Lead: RAP Champion Support: RAPWG
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June 2023	Lead: RAP Champion Support: RAPWG
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	July 2023	Lead: RAP Champion Support: RAPWG
	RAP Working Group to participate in an external NAIDOC Week event.	July 2023	RAP Champion



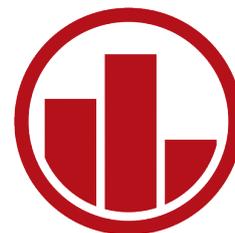
Opportunities



OPPORTUNITIES

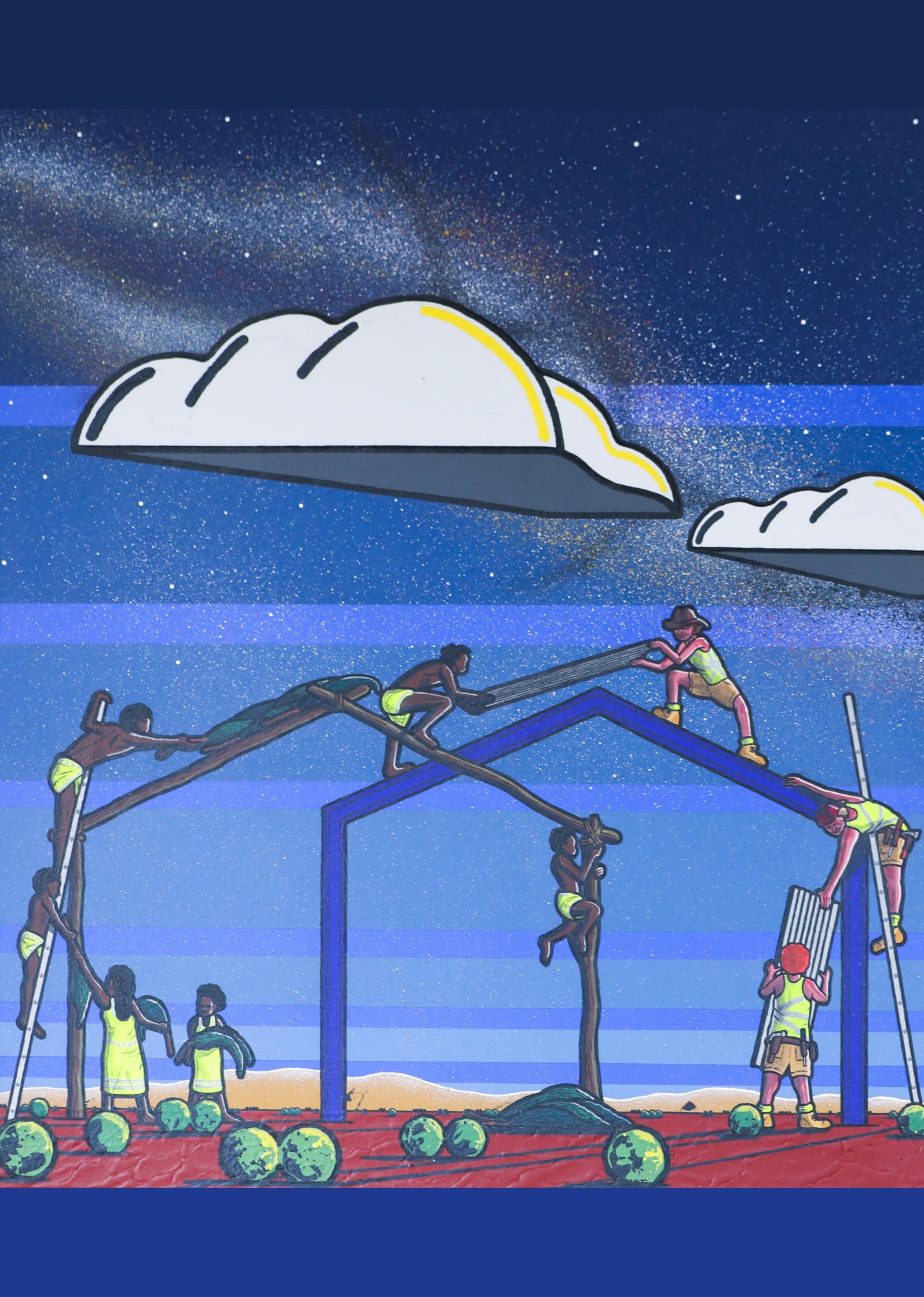
Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	May 2023	Chief Operating Officer
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	August 2023	Chief Operating Officer
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	October 2023	Senior Counsel, Compliance and Contracts
	Investigate Supply Nation membership.	October 2023	Senior Counsel, Compliance and Contracts

Governance



GOVERNANCE

Action	Deliverable	Timeline	Responsibility
10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Form a RWG to govern RAP implementation.	February 2023	General Counsel & Chief Risk Officer
	Draft a Terms of Reference for the RWG.	February 2023	General Counsel & Chief Risk Officer
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	March 2023	RAP Champion
11. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	March 2023	Lead: RAP Champion Support: RAPWG
	Engage senior leaders in the delivery of RAP commitments.	February 2023	RAP Champion
	Define appropriate systems and capability to track, measure and report on RAP commitments.	March 2023	Lead: RAP Champion Support: RAPWG
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	September 2023	RAP Champion
13. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	November 2023	RAP Champion



**For public enquiries about our RAP,
please contact our RAP Champion:**

Natalie Jozelich
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