



Building strength,
stability and
self-reliance
through shelter.

Annual Report FY 2020
1 July 2019 - 30 June 2020



contents



| | |
|------------------------|----|
| who we are | 1 |
| vision | 2 |
| strategic priorities | 3 |
| message from the chair | 4 |
| message from the ceo | 5 |
| a hand-up | 6 |
| stability | 8 |
| habitability | 10 |
| affordability | 12 |
| partnership | 14 |
| self-reliance | 16 |
| advocacy | 18 |
| service at home | 20 |
| international | 22 |
| impact | 24 |
| revenue breakdown | 26 |
| income breakdown | 27 |
| performance report | 28 |
| funders | 30 |
| thank you | 31 |
| contact | 33 |

“ a world where everyone has a decent place to live.

Since our founding in 1976, Habitat has helped more than 29 million people build or improve the place they call home.

As an international housing charity, Habitat for Humanity has been operating in New Zealand since 1994. Habitat works in partnership with people in housing need to help ensure Kiwi families live in decent, healthy and affordable homes.

Habitat for Humanity Northern Region operates across Te Tai Tokerau and Tāmaki Makaurau, from Cape Reinga to the Bombay's. We provide a wide range of home construction, repair, renovation and advocacy programmes aimed at building strength, stability, and self-reliance through shelter.

While our local work is strongly focused on the needs of whānau in our region, we also recognise the needs of families across the Pacific, and significantly support ongoing build programmes in these nations.

We achieve this with the ongoing support from our volunteers, partners, donors, suppliers and sponsors who believe in our vision and mission.

vision

A world where everyone has a decent place to live.

mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

values

- Do the right thing - Tika
- Respect - Manākitanga
- Unity - Kotahitanga
- Leadership - Mana Tangata
- Changing Lives - Whakahirahira

strategic priorities

- Improved housing conditions in our region and around the world
- Improved circumstance and life skills leading to inter-generational change
- Increased public understanding of housing related issues
- Increased access to affordable and decent housing
- Increased public engagement with our work
- Ensure a financially stable organisation





Habitat
for Humanity®

from the Chair

It is my pleasure to present the Annual Report for Habitat for Humanity Northern Region Limited, in a year that has been dominated by the COVID-19 pandemic and its affects. Despite an uncertain and challenging year, Habitat has emerged in a stable financial footing and with an increase in programme delivery and outcomes.

This year we undertook a successful amalgamation of our Greater Auckland and Northland Affiliates into Habitat for Humanity Northern Region Limited. This process was completed with the full support of both Boards and will allow us to expand our collective reach and impact from the Cape to the Bombay's.

Affecting positive change across the housing continuum remains our overarching mission. As the country struggles with housing access and affordability, further exacerbated by the COVID outbreak, our services are needed now more than ever. To address this need, from our new foundation, the Board is looking forward to significantly increasing our delivery under a newly developed Strategic Plan.

It has been my pleasure to complete my second year of service on this Board. I look forward to seeing our impact increase both in the housing adequacy space and through our new home development in the coming year.

Sincerely,

Mark Berryman - Chair, Habitat for Humanity Northern Region





from the CEO

When a disaster hits, it is always those who struggle most who suddenly find themselves struggling even more. Families whose finances are already stretched, who were already living in conditions that are not conducive to good health, and those made newly vulnerable from the economic shock waves.

During the pandemic Habitat focused on our staff wellbeing and how we could best and safely deliver services to those in housing need. Our systems, contingency plans and resilience were all tested. The amazing response of all our staff and volunteers, who were able to focus on both each other and our mission, made me feel immensely privileged and proud to be a part of. He waka eke noa elevated from words on a page to a response that was felt tangibly across the organisation.

As a result, while the associated restrictions meant we had to put some delivery on hold, we were not only able to retain all our staff but most importantly were able to serve and positively impact more families than ever.

While this Annual Report provides us an opportunity to reflect on this impact, the events of the past year and the ongoing housing crisis compels and emboldens us to do more. The demand for our current services and need for expansion of our provision remains more acute than ever.

To meet this challenge, a bold Strategic Plan for 2021 is being developed to enable us to significantly increase both new housing delivery and direct services to improve housing adequacy. We sincerely and humbly thank all those who have been part of our work this year and trust we shall take all of you and more with us, in support of those we seek to serve.

Sincerely,

Conrad LaPointe - CEO, Habitat for Humanity Northern Region

a hand-up

Habitat provides a progressive 'rent-to-buy' home ownership model for modest income families. Families make regular affordable payments to Habitat whilst being supported through their journey to home ownership with a range of support services and financial monitoring.

The Malele family knew what it was like to struggle to find affordable, decent housing. In 2013 they were living in an unhealthy, damp and overcrowded rental with two small children and a baby on the way. The property owners then gave the family notice to vacate the two-bedroom property.

The Malele's had been saving for a deposit on a new home, but an untimely change in deposit threshold meant this still remained very much out of reach. They applied for secure housing through different agencies and found they either earned too much for Public Housing or too little to qualify for a bank loan.

The Malele family have now been partnering with Habitat for five years. Their continued diligence in saving and future planning means they will soon be in a position to secure a commercial loan and purchase their home from Habitat.



It was looking like we had to decide between a family or a home, but Habitat gave us the opportunity to have both. **It also meant that we were able to plan for the future, pick our kids schools and build our lives because we knew where we were going to be.**

Andrew Malele - Progressive Home Ownership recipient



stability

“

My journey with Habitat made me and my family grow better and stronger as the years passed by. The milestones are endless. **I finished my Graduate Diploma in Science and Technology in Medical Laboratory Science at Massey University. My kids are now settled and happy, enjoying their lives as students and athletes.**

The Futalan family achieved home ownership after partnering with Habitat for six years. Through hard work they achieved milestones they did not think could be possible when they first moved to New Zealand from the Philippines over 10 years ago.

Originally, they lived in a Hostel for four years with their two children, then rented a two-bedroom home that became too small as the children grew older and needed to have their own rooms. The family successfully applied for a Habitat Home in April 2014.

The Futalan family's journey has much in common with many of Habitat's partner families. Families who can thrive with the stability and security that a place to call home can bring.

“

I feel the future is boundless for us here in New Zealand. By hard work and achieving our goals in life, and most importantly by our strong will, determination and prayers, our dreams have come true.

Alma Futalan - Progressive Home Ownership recipient





habitability

“

This season, since receiving the support, we almost haven't gotten sick at all. **Having lined curtains that were custom made to fit our house, and insulation, has made a massive difference to our health.**

Nadine Bowis - Tō Kāinga Whare recipient

Through the programme, the Bowis family received curtains and rails for their home, a device to remove condensation from windows and a hygrometer to measure temperature and moisture levels in the air. They were also able to access the Warmer Kiwi Homes fund to install insulation and a ground moisture barrier.



affordability

“

We've been living here for 38 years. **Over that time we had not addressed some of the repairs as we couldn't afford them.**

John Barben - Home Repair Programme recipient

Through Habitat's Home Repair programme and BNZ, Habitat is able to offer interest free loans to modest income homeowners in need of essential repairs and renovations. Keeping existing housing stock available for future generations is a key focus of this programme.

Works are focused on improving the insulation envelope, essential repairs that address safety and security concerns, renovations that support accessibility for the elderly and people with disabilities and vital works that are leading to whole home degeneration such as leaky roofs and rotten floorboards.

The Barben family is typical of some of the households we support. Following a full assessment of the home, the key works relating to safety, accessibility and an improved healthy environment were identified. Along with a team of volunteers, Habitat completed a wet shower area, removed all mould build up and replaced window latches and faulty locks.

The Barben family is now repaying a loan for the works with payments they are able to afford.

“

There weren't any banks willing to give me a loan and because of that I've pretty much been sitting on a rotting house. The windows were barely hanging on, some of them were even nailed on. Glass was broken, and that was just the windows. It would have been like that for about 12 years.

Ngahuia Matata - Home Repair Programme recipient

partnership

Habitat continues to work in partnership with Te Puni Kōkiri to deliver critical home repairs for Māori whānau across Te Tai Tokerau and Tāmaki Makaurau. This is a unique partnership, where Habitat loans are used in conjunction with Te Puni Kōkiri grants, increasing the amount of funding and reach available.

Works are substantial and focused on improving whānau health and accessibility for the elderly and disabled. The number of whānau we have supported has significantly increased this year and we are proud to be considered a partner of this essential service.

The Matata family is just one whānau that have accessed this service. Ngahuia is 78 years old, and has lived in her family home all her life. The home repair team were able to transform the home to become warmer, safer and healthier.



self-reliance

“

Habitat started me on my journey and helped find my purpose. I now have opened my home up to local kids to have a safe place to play and good food to eat.

Daniel - Habitat volunteer

This inspired Daniel to create a community vegetable garden at his own home. With the help of Habitat, a team of volunteers and partners, this was completed over two days.

Daniel continues to support his community by building street pantries to share food and helping with the establishment of the Otara Kai Village, who provide affordable nutritious food for Otara families.



CAUTION!

TOOL



advocacy

The current housing crisis in New Zealand should be considered a blight on our nation. The public housing register and homelessness is at record levels, substandard rental properties are negatively affecting the health of their occupants and soaring house prices continue to keep home ownership beyond the reach of many. While our advocacy has been successful in some areas this year, we must acknowledge there is so much more to be done.

In their first term in office, the Labour Government introduced the Healthy Homes Guarantee Act. The provisions in the Act go some way to addressing the quality of rental properties, but still do not go far enough to 'guarantee' a healthy home. Amendments to the Act, particularly for the mandatory fixing of curtains, will be a key focus of our ongoing advocacy in this space.



Through our public advocacy we attempt to shape and influence policy where it is lacking. **What underpins this is our belief that access to decent housing is a human right.**

Conrad LaPointe - CEO, Habitat for Humanity Northern Region

“

Habitat is my happy place, I enjoy the company of the staff and other volunteers. **We are like a big whānau.**

Shiree - Habitat volunteer

service at home

We have hundreds of volunteers who offer their time and skills in support of those we seek to serve. They are the lifeblood of Habitat and we would not be able to deliver our programmes without their help.

Our volunteers help Habitat in a diverse range of ways. From serving customers in our charity shops, helping our build team with repairs and maintenance, sewing curtains or administration support in the office.

Shiree has been volunteering with Habitat for over a year, as a visual merchandiser in the Whangarei ReStore charity shop. Shiree started volunteering to get out of the house and be more active and currently volunteers her time four days a week.

We are humbled to work alongside such committed and passionate people who support others in need of decent shelter.



Photo by Dawn Dutton, 2020

international

Habitat Northern Region supports the housing needs of families across the Pacific. A portion of our income is given each year to support vital programmes delivered by Habitat for Humanity New Zealand and its international partners.

The ongoing need for decent housing in the Pacific is further compounded by sporadic natural disasters. A key focus of our delivery is ensuring all our homes are built to withstand the impact of cyclones.

In September 2019, a Habitat Global Village team headed to Dratabu, Fiji. The team helped construct a cyclone proof home alongside a family who had been living in a poorly constructed dwelling, without access to adequate sanitation.

“ I am so grateful for the experience, and never want to again take for granted the simple luxuries I live with every day. **I’m not sure who was richer for the experience – the family who received the home, or me.**

Jessica - Global Village volunteer



impact

28,859

volunteer hours
spent with sweat, toil, tears and
laughter to help our families.

5,058

curtains distributed
by Habitat's Curtain Bank to help
make homes warmer.

1,039

families accessed
Habitat's programmes from minor
repairs to home ownership.

291

unique volunteers*
helped build, serve, lift and carry
in support of our work.

*Due to reporting requirements with the Department of Corrections and privacy,
Habitat is only able to count the Department as one unique individual.





3,658 home interventions
provided to help families make their homes warmer, drier and safer.

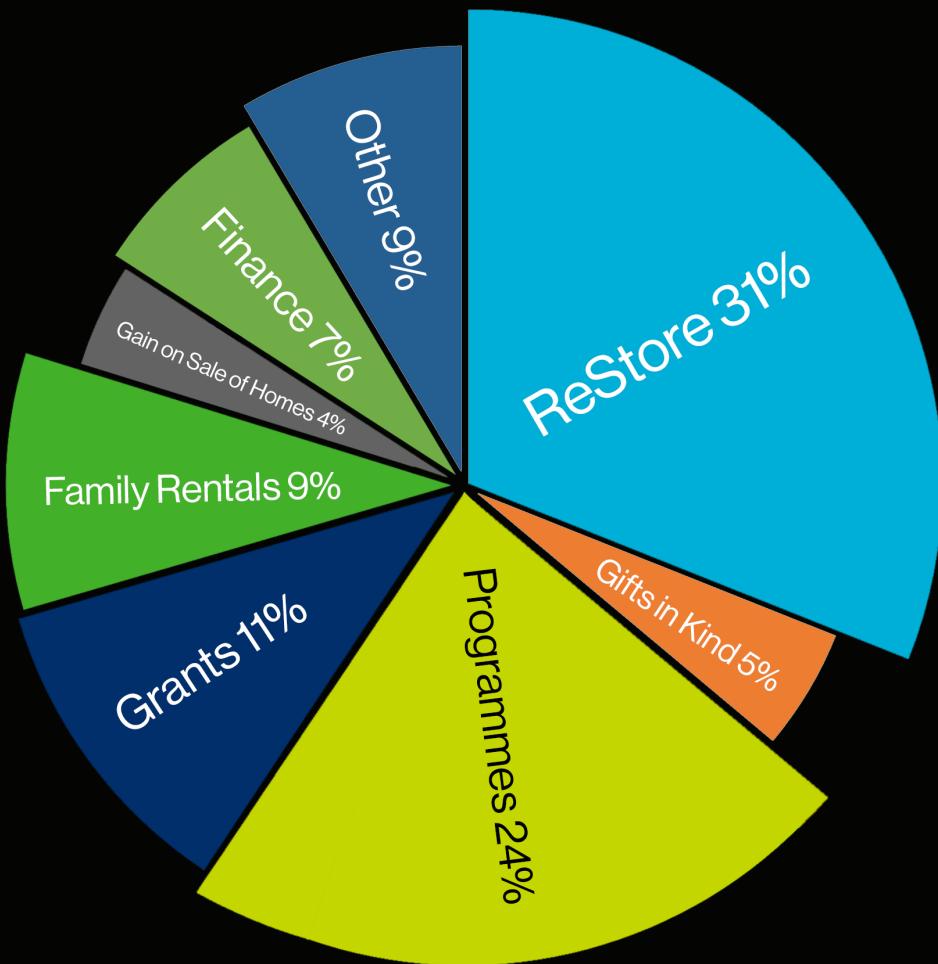
497 families trained
to build their knowledge to improve housing conditions.

51 families currently partnering
with Habitat through their journey to home ownership.

80 homes in Samoa and Fiji
have been built, repaired or cyclone strapped through Habitat for Humanity New Zealand and its international partners.

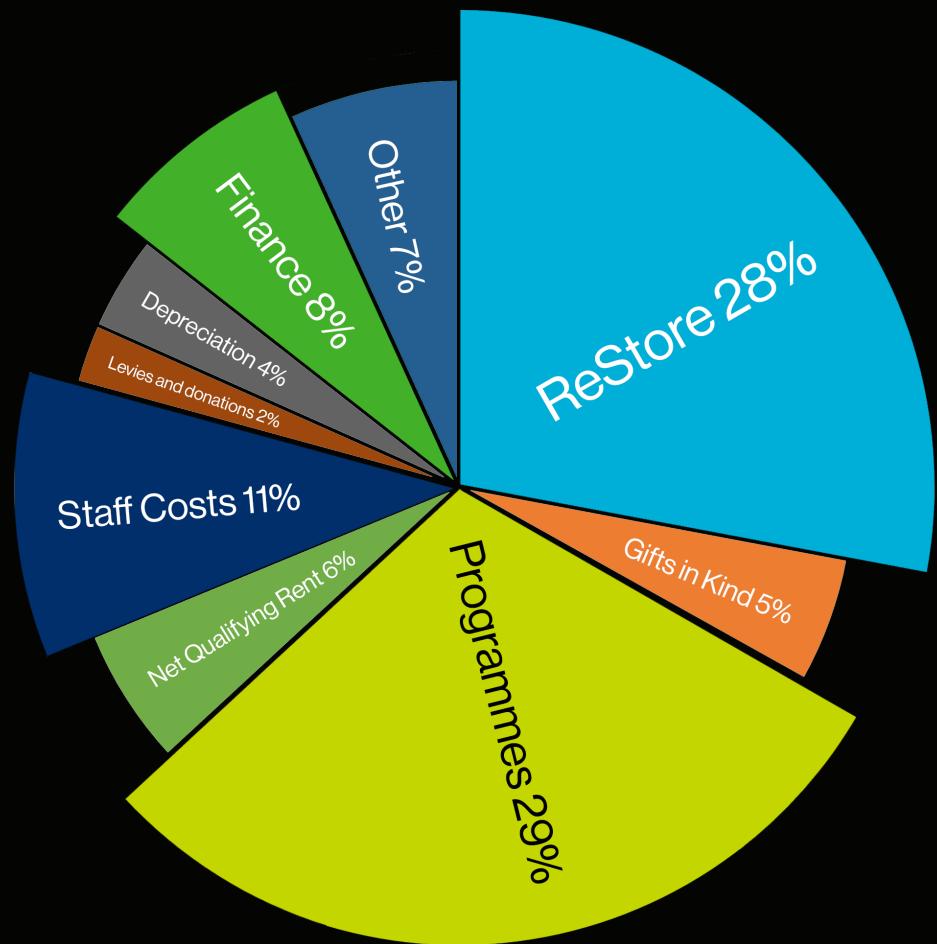
revenue breakdown

- ReStore 31%
- Programmes 24%
- Grants 11%
- Other 9%
- Family Rentals 9%
- Finance 7%
- Gifts in Kind 5%
- Gain on Sale of Homes 4%



expense breakdown

- Programmes 29%
- ReStore 28%
- Staff Costs 11%
- Finance 8%
- Other 7%
- Net Qualifying Rent 6%
- Gifts in Kind 5%
- Depreciation 4%
- Levies and Donations 2%



performance report

Performance Report

Statement of Comprehensive Revenue and Expense

For the year ended 30 June 2020

| | 2020 | 2019 |
|---|------------------|------------------|
| Revenue from Non-Exchange Transactions | | |
| Grants, donations & fundraising | 921,694 | 922,108 |
| Revenue from Exchange Transactions | | |
| Property & project income | 3,737,772 | 3,029,840 |
| Finance income | 407,154 | 388,365 |
| Other income | 472,095 | 176,281 |
| Total Revenue | 5,538,713 | 4,516,594 |
| Expenditure | | |
| Project expenses | 3,665,910 | 3,115,658 |
| Property expenses | 140,735 | 136,046 |
| Levies paid to Habitat for Humanity NZ Ltd | 129,344 | 136,973 |
| Donations paid | 131 | 25,500 |
| Salary and wages | 557,798 | 531,132 |
| Depreciation | 207,713 | 195,762 |
| Finance expense | 405,812 | 193,431 |
| All other expenditure | 222,454 | 192,983 |
| Total Expenditure | 5,329,897 | 4,527,486 |
| Surplus | | |
| Net Surplus/(deficit) for the year | 208,816 | (10,891) |

Performance Report

Statement of Changes in Equity

For the year ended 30 June 2020

| | 2020 | 2019 |
|--|-------------------|-------------------|
| Balance at 1 July 2019 | 13,187,626 | 13,198,517 |
| Total comprehensive revenue and expense for the year | 1,552,367 | (10,891) |
| Balance at 30 June 2020 | 14,739,991 | 13,187,626 |

Performance Report
Statement of Financial Position

As at 30 June 2020

| | 2020 | 2019 |
|--------------------------------------|-------------------|-------------------|
| Current Assets | | |
| Cash & cash equivalents | 3,599,023 | 2,458,468 |
| Trade & other receivables | 574,456 | 375,294 |
| Stock | 470,374 | 277,742 |
| Total Current Assets | 4,643,853 | 3,111,504 |
| Current Liabilities | | |
| Trade & other payables | 776,249 | 563,699 |
| Income received in advance | 530,244 | 369,037 |
| Borrowings | 173,652 | 127,947 |
| Total Current Liabilities | 1,480,145 | 1,060,684 |
| Non Current Assets | | |
| Properties, plant & equipment | 11,228,453 | 11,668,471 |
| Long term receivables | 4,010,182 | 3,086,505 |
| Investments | 100,243 | 0 |
| Total Non Current Assets | 15,338,878 | 14,754,976 |
| Non Current Liabilities | | |
| Borrowings | 2,893,524 | 2,874,645 |
| Property liabilities | 869,070 | 743,525 |
| Total Non Current Liabilities | 3,762,595 | 3,618,171 |
| Net Assets | 14,739,991 | 13,187,626 |
| Equity | | |
| Share capital | 2,401 | 2,401 |
| Accumulated revenue & expense | 14,737,590 | 13,185,225 |
| Total Equity | 14,739,991 | 13,187,626 |

Performance Report
Statement of Cash Flows

| | 2020 | 2019 |
|---|------------------|------------------|
| Cash flows from Operating Activities | | |
| Project income | 1,489,695 | 1,222,006 |
| Grants, donations and fundraising | 2,238,071 | 2,364,712 |
| Interest and dividends | (79,459) | (74,495) |
| Payments to suppliers and employees | (3,926,790) | (3,222,739) |
| Tithes and levies | (97,476) | (182,180) |
| GST | (21,346) | (64,508) |
| Net cash flows from Operating Activities | (397,304) | 42,795 |
| Cash flows from Investing Activities | | |
| Investment in term deposits | 1,834,882 | (465,797) |
| Sale & Purchase of property, plant and equipment | (63,216) | (180,471) |
| Receipts from mortgages receivable | 584,204 | 882,898 |
| Net cash flows from investing activities | 2,355,871 | 236,630 |
| Cash flows from Financing Activities | | |
| Payments made on loans payable | (182,735) | (126,912) |
| Income received in advance | 581,150 | 0 |
| Net cash flows from Financing Activities | 398,415 | (126,912) |
| Cash and cash equivalents at start of year | 623,586 | 471,073 |
| Net increase/(decrease) in cash & cash equivalents | 2,356,983 | 152,513 |
| Cash on amalgamation | 618,453 | 0 |
| Cash and cash equivalents at end of year | 3,599,023 | 623,586 |
| Represented in the Statement of Financial Position | | |
| Cash & cash equivalents | 3,599,023 | 623,586 |

funders

Our funders, some of whom have been supporters for many years, provide not only valuable income for our work, but in many cases help us shape, evaluate and upgrade our programmes. We are grateful for all the support they have provided over the year.



Proudly managing:
Estate of Ernest Hyam Davis and The Ted and
Mollie Carr Endowment Fund, &
Benjamin and Jane Murray Charitable Trust



Community Organisation Grants Scheme &
Lottery Auckland Community

thank you

From financial donations, gifts in kind and volunteered time and expertise, every bit helps no matter how small.

To all of those too numerous to mention, thank you for helping Habitat build strength, stability and self-reliance through shelter.







contact

Auckland

0800 422 4828
infoauckland@habitat.org.nz
8 Ormiston Road, Otara

Whangarei

09 438 2250
northland@habitat.org.nz
50b Kioreroa Road, Whangarei

www.habitatnorthernregion.org.nz



he waka eke noa