



Through Shelter We Empower

Mā te whakaruruhau hei whakamana



Habitat
for Humanity®
New Zealand

Habitat for Humanity New Zealand

Annual Report

1 July 2020 - 30 June 2021

nau mai, haere mai

OUR VISION STATEMENT

Habitat for Humanity's vision is a world where everyone has a decent place to live.

he waka eke noa
we are all in this together



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The Chair and the Group CEO

It is with great pleasure that we present to you our Annual Report for the year ending 30 June 2021. This has been a year filled with great achievements as well as great challenges for Habitat for Humanity in New Zealand. We are so grateful to have had the opportunity to continue our work across New Zealand, and we thank you, our partners and supporters, for enabling us to continue on our mission.

One of our most significant achievements in the year was the signing of two contracts with the Ministry of Housing and Urban Development, resulting in \$22 million in funding for our Progressive Home Ownership Programme.* This fund will allow us to partner with 73 whānau in Auckland, Hamilton, Tauranga, Wellington, Nelson and Dunedin as we build or purchase homes for them over the next couple of years. So far, we have already handed the keys over to 12 whānau, and we are delighted to share Natalie and Buster's journey to homeownership with you on page 17 of this report.

This May, we were thrilled to announce the launch of a three-year sponsorship with New Zealand insurer AMI, to make a difference in the lives of thousands of Kiwis living in substandard housing. Our philosophy that everyone deserves a decent place to live is shared by AMI, who believe that safe and stable homes help to build strong and healthy families, and more resilient communities. Through this partnership, AMI aims to help us get closer to our target of changing the lives of 75,000 kiwis. We are incredibly excited about the journey this partnership will take us on.

Another significant achievement was the commencement of a new five-year programme in the Pacific, with our in-country partners in Fiji, Samoa, and Tonga, and the New Zealand Ministry of Foreign Affairs and Trade. This programme seeks to achieve a shared vision of bringing our resources, expertise and relationships together to build housing resilience for vulnerable communities in the Pacific.

The challenge of Covid-19 has continued to impact our work. The pandemic has continued to highlight the crucial role that a safe, decent home plays as a place of refuge and foundation of support for families.

We will continue working to ensure families can access decent and affordable housing, not just here in New Zealand, but around the world. Key to achieving our mission is the recognition that housing is, at its core, a fundamental need like water or food. Housing is for people. It is only with the safety and security of a decent place to call home that communities and families can thrive and prosper. It is through shelter that we empower.

We are grateful to our Board of Directors for their support during the year, and would like to acknowledge two members who completed their time during the year – Heather Saunderson and Marty Rogers.

By building on the achievements we have made in the Progressive Home Ownership space, and looking ahead, the future looks positive for Habitat. The depth of support and loyalty demonstrated by Habitat people in the last year has been humbling. It's thanks to your continued support of our mission that this work is possible.

Together, we continue to make our vision of a world where everyone has a decent place to live, a reality.

Ngā Manaakitanga,

Alan Thorp, Group Chief Executive Officer

Glen Cornelius, National Board Chair

*footnote: "The first contract was signed October 2020 and the second contract signed in October 2021"

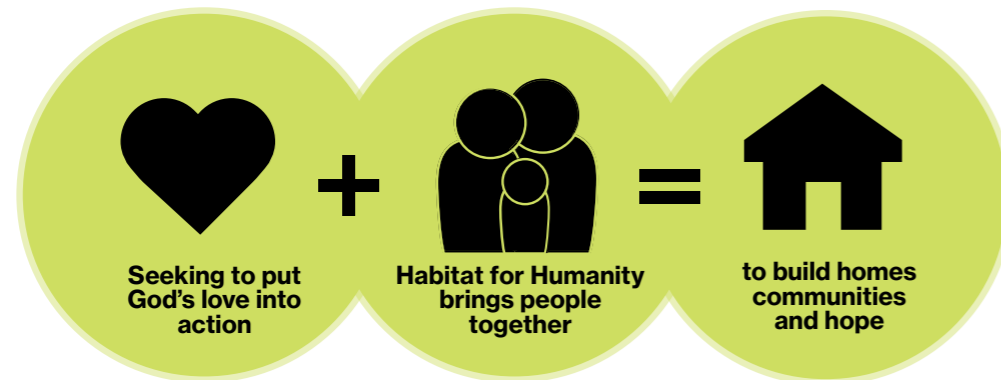


GLEN CORNELIUS AND ALAN THORP

**Building strength,
stability and self-reliance
through shelter**

Mission, Vision and Values

MISSION



VISION

Our vision is for a world in which everyone has a decent place to live.

We believe in giving whānau a hand up, not a handout. We work in partnership with families in need of decent and affordable housing to make positive and lasting change.

VALUES - NGA ŪARA

Demonstrates the love of Jesus Christ | [Kua pūmau ki te aroha o te Karaiti](#)

Focus on shelter | [Ka hanga he whakaruruhau](#)

Advocacy for affordable housing | [Ka mahitahi kia whai kainga](#)

Promote dignity and hope | [Mana ake](#)

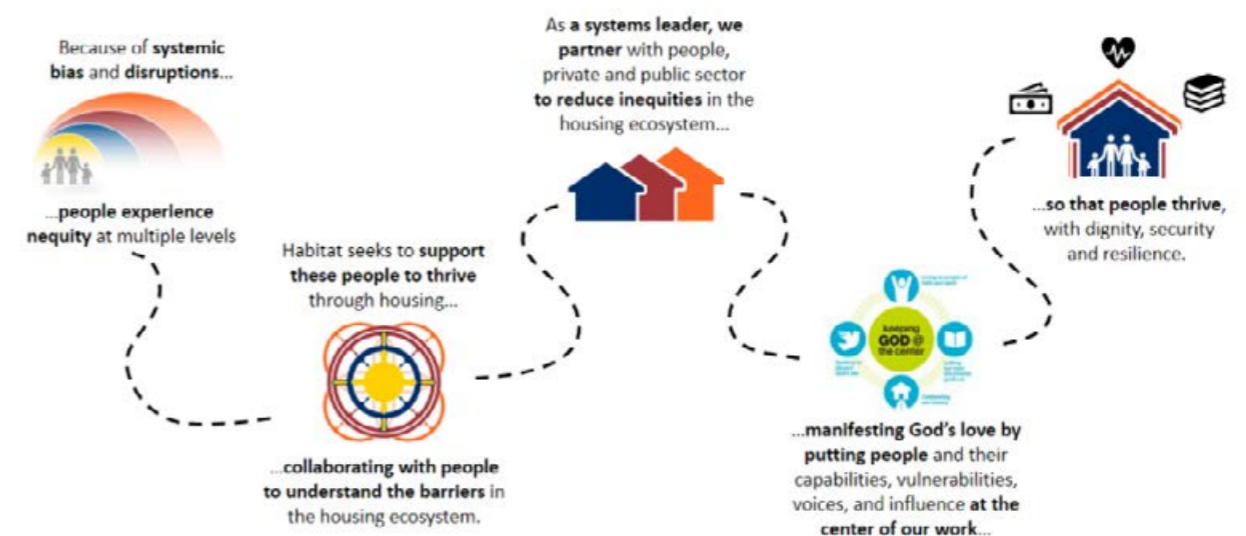
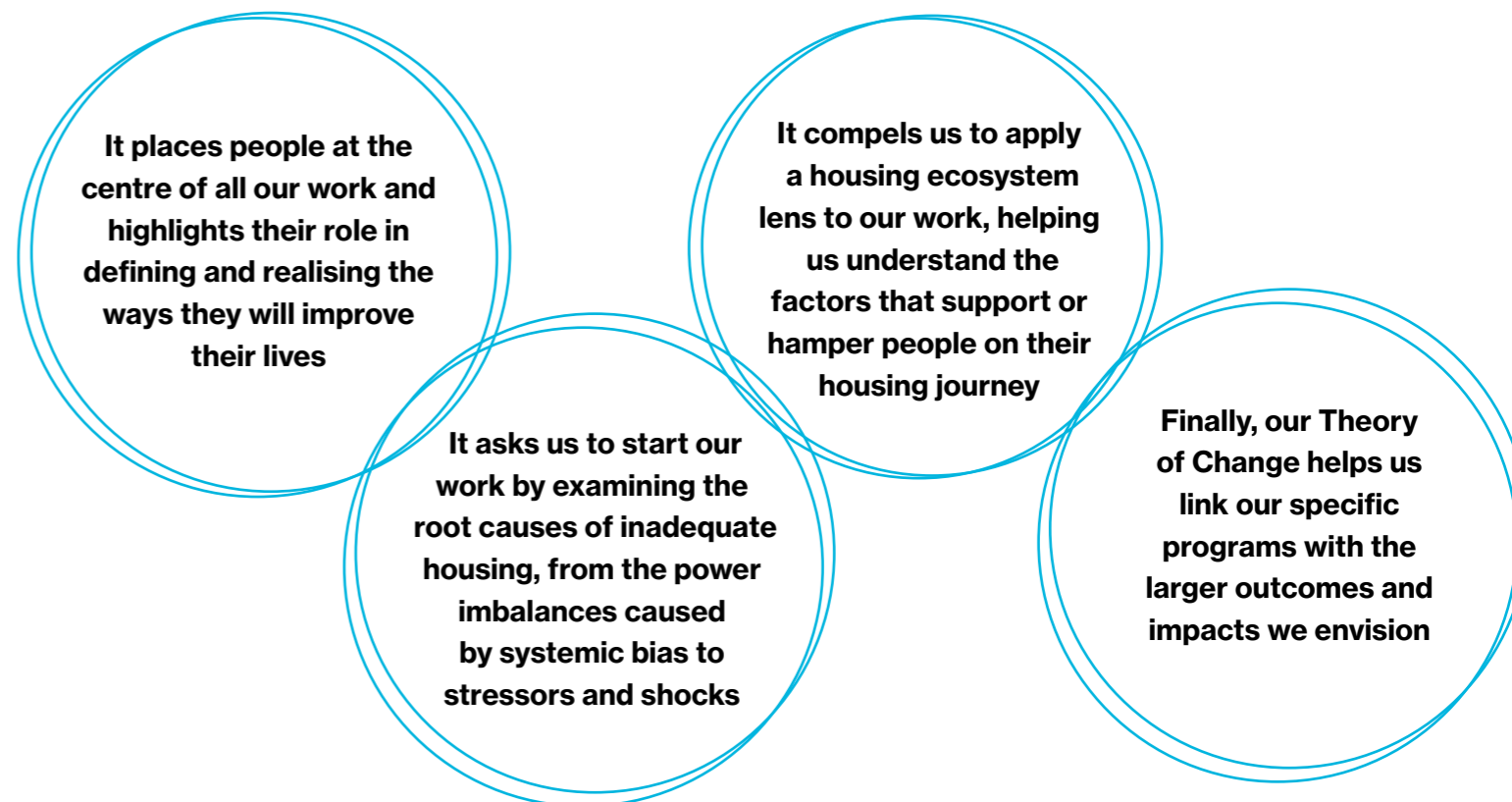
Support sustainable and transformational development | [Kia tautoko i te whanaketanga](#)

Habitat works to eliminate barriers to a better, healthier, more financially stable life. Globally, Habitat has helped more than 13.2 million people obtain safe and decent housing, along with the strength, stability and independence they need to build a better future for themselves and for their families. In New Zealand, we support approximately 5,000 whānau across the country each year, through programmes such as Progressive Home Ownership, Home Repair, the Curtain Bank, and more.

Our Theory of Change

Habitat's International Theory of Change is designed to reflect our vision and mission, providing the high-level direction that unifies our work and drives it toward our long-term contribution and impact.

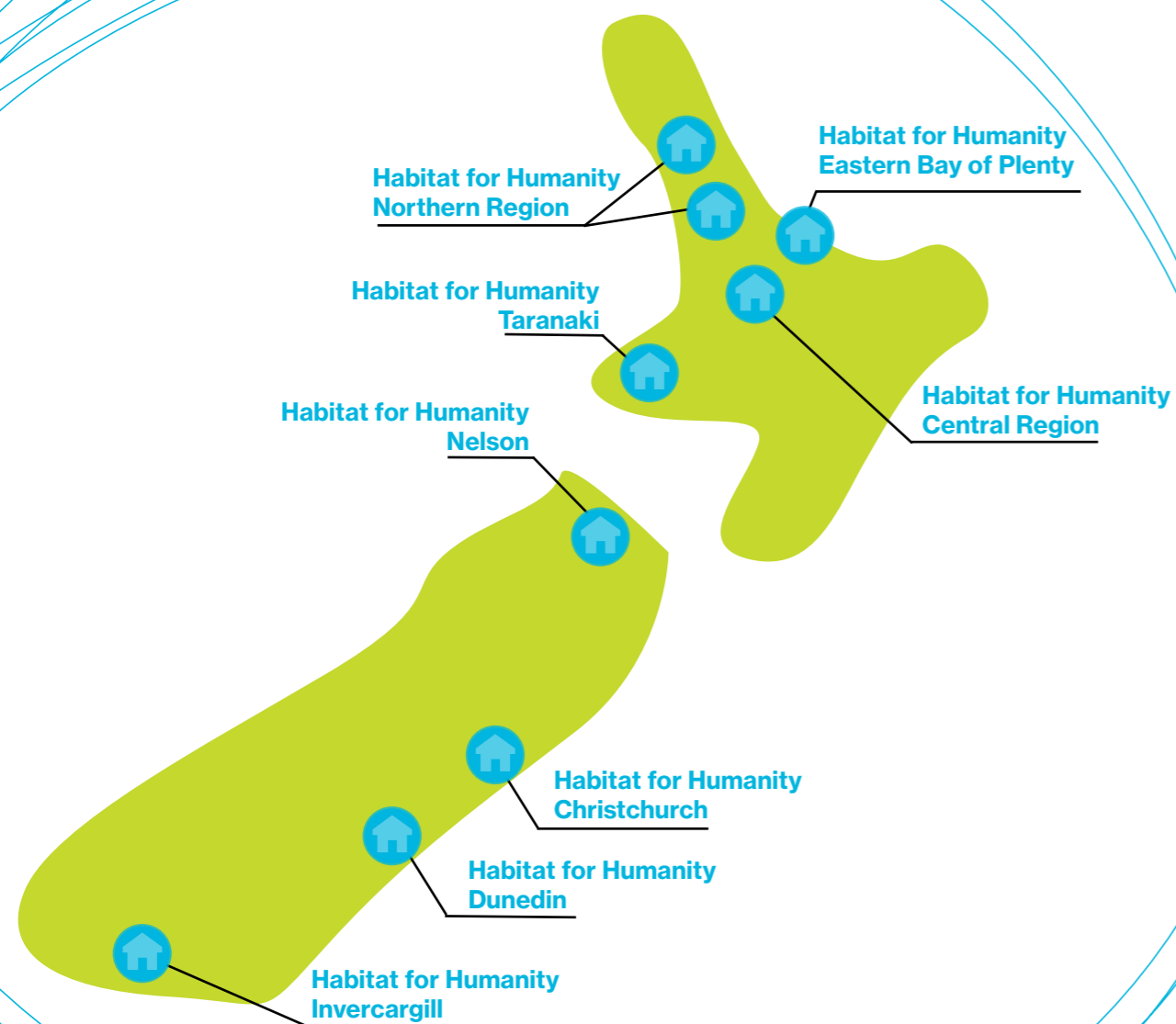
The International Theory of Change also provides the framework for evaluation and our shared accountability for achieving meaningful outcomes. The Theory of Change brings forward our evolving understanding of how to address inadequate housing worldwide.



Building Impact Together

Habitat for Humanity New Zealand is part of Habitat for Humanity, an international not-for-profit which began in the United States in 1976. We work towards the Habitat mission in New Zealand through our network of Habitat Affiliates, each committed to delivering shelter outcomes. Our eight Affiliates operate with their own Board of Directors and run their own programmes in their local areas, but work collaboratively to achieve the Habitat objectives in New Zealand.

Each Affiliate has produced their own Annual Report for Financial Year 2020-21. Find your nearest affiliate and their Annual Report on our website: www.habitat.org.nz



Construction of a new home for a Habitat for Humanity Taranaki Progressive Home Ownership partner family. A housing dedication was held for the whānau this October (right)



A Habitat for Humanity Nelson site blessing for their property on Main Stoke Road, to be an affordable housing development as part of our Progressive Home Ownership Programme. Pictured on right is Habitat Nelson General Manager Nick Clarke (left)

Habitat for Humanity Christchurch General Manager Stephen Roach, handing a housewarming gift to a new Habitat homeowner (below)



Habitat for Humanity Northern Region Project Manager Yukio Hirabayashi, carrying out essential repair work to a home in Clendon Park, Manukau.

Our National Impact



1,456

Houses repaired

1,327 in 2019-20

28

PHO* Families settled the purchase of their home

17 in 2019-20

10

New homes added to our PHO* programme

0 in 2019-20

95

Families in our PHO* programme

107 in 2019-20

108,806

Volunteer hours

86,638 in 2019-20

119

People in social rental housing

120 in 2019-20

4,066

Curtains provided

5,058 in 2019-20

3,089

Home improvements and services

2,841 in 2019-20

594

Winter warmer packs to families

121 in 2019-20



Habitat Build Team member HoonJee carrying out essential repairs to the exterior of the home.

Home Repair Programme

Our Home Repair Programme helps low-income families get back on track with their home maintenance. For affordable interest free repayments, we carry out urgent home repair projects such as fixing a leaky roof, or renovating a bathroom or kitchen. This would not be possible without the support of BNZ, who provided Habitat with a \$1 million interest-free line of credit in the past year.

This programme addresses the many challenges faced by homeowners in keeping their homes warm, dry, healthy, and safe, such as weather tightness, insulation, heating and cooling, safety, and accessibility. Our critical repair work extends and preserves a home's habitability for the future.

Habitat has worked alongside 1,456 families this past year, making essential repairs to their homes.

Throughout May and June, we carried out essential repairs to a family home in Manukau. A leaking water cylinder had caused considerable damage that the family could not afford to repair. There was a great deal of mould throughout the house and the family had been walking on planks to stop from falling through the rotten floorboards, which were the consistency of weetbix. With five occupants including young children living in the home, this was a real health and safety issue.

Our team repaired and replaced some of the outside cladding to ensure the house was weather tight, repaired damaged floorboards throughout the house, gutted and replaced the bathroom, repaired the water damaged laundry and kitchen along with fitting new floor-length curtains, and repainting the communal living areas. As a result, the home is safe, mould free, and no longer smells damp.



Habitat Build Team member Hoon Jee carrying out essential repairs to the kitchen.

Replacing the rotting floorboards in the kitchen.



Our Volunteers

Volunteers are the heart and soul of Habitat. They are united by the Habitat vision of a world where everyone has a decent place to live. This is displayed in the 108,806 volunteer hours given in the past year to assist us with our various programmes, and our ReStore shops.

Without the passion and generosity of our volunteers, we would not be able to achieve our

mission. Volunteer support not only raises walls, but also forges advocates who can drive societal change.

We extend our heartfelt thanks to all the wonderful volunteers who have dedicated their time to Habitat this past year. It's thanks to your dedication and generosity that more Kiwi families are now living in warmer, drier homes.



108,806
volunteer hours

Our ReStores

Habitat runs 22 ReStores across the country, selling a selection of kindly donated new, gently-used and upcycled items. Each ReStore displays a unique range of furniture, appliances, clothing, books, building materials, and more. All proceeds from our ReStores help to fund our local housing programmes across New Zealand.

2021 marked 30 years since five volunteers opened Habitat for Humanity's first ever store in Winnipeg, Manitoba, Canada. Their vision was clear; keep new and used home and building materials out of the waste-stream, while funding Habitat's housing programmes. Customers came from all over to find deals on windows, doors, paint, hardware, tools, furniture, appliances and decor to spruce up their own homes, while helping others build and secure theirs.



Environmental Sustainability

As a housing provider, we have a responsibility to use our voice to raise awareness of emerging housing issues and the important role that housing can play in mitigating the impacts of climate change. We have embarked on a sustainability journey to reduce our impact on the environment, as part of Habitat for Humanity International's Climate Change Position.

One of most impactful ways that Habitat for Humanity in New Zealand promotes sustainability and conservation is through our ReStores. Our ReStores enable us to support our environment by reusing and recycling quality goods that would otherwise end up in landfill. We also operate a couple of

ReUse Centres in Hamilton, Taupo and Invercargill, diverting reusable items at the point of landfill.

Our work in the Pacific also plays a critical role in Habitat's sustainability mission. By partnering with families to build stronger, more disaster resilient and energy-efficient homes, we have seen how sustainable shelter materials and building techniques can contribute to reducing a home's environmental impact. This includes the utilisation of local, sustainably sourced building materials such as bamboo, which is both recyclable, and durable.



Habitat for Humanity Central's Lincoln Street ReUse Centre



Sue, ReStore volunteer
Habitat for Humanity Nelson



Bamboo cultivation in Vunuku Village, Moala Island, Fiji.
Credit: Habitat for Humanity Fiji.





28
PHO* Families
settled the purchase
of their home

Progressive Home Ownership

KICKSTARTING FAMILIES ON A HOMEOWNERSHIP JOURNEY

Our Progressive Home Ownership (PHO) programme received a significant boost in the past 18 months.

Through the Government PHO programme we secured in excess of \$22m as an interest free loan to part subsidise the purchase or build of 73 homes over the next two to three years. An initial sum of \$8.25m was secured in FY21 and an additional \$13.8m in the current financial year.

This agreement from the Ministry of Housing and Urban Development enables Habitat to partner with families to achieve home ownership at a greater scale and quicker pace than ever before. This loan will enable development in Auckland, Hamilton, Tauranga, Wellington, Nelson/Tasman and Dunedin.

Habitat has been delivering its own rent-then-buy programme in New Zealand for almost 30 years and helped more than 530 families into the home ownership journey over this period, separate to the Government funded PHO programme.

Progressive Home Ownership is a rent-then-buy programme, with a strong emphasis on partnership between Habitat and the future homeowners. This is for low to mid-income whānau who otherwise wouldn't be able to achieve home ownership without some support. Whānau are selected because of their clear and obvious housing need, a strong demonstration of a willingness to partner with Habitat, and their potential to successfully make a shift to home ownership.

NATALIE AND BUSTER START THEIR HOMEOWNERSHIP JOURNEY

In June 2021, Natalie, Buster and their three children Aaliyah-Jade (6), Malakai (4) and Zaylah (8mths) received the keys to their very own home.

Living in a cold, damp, two-bedroom state home in Motueka, Natalie described how the children's health would suffer as a result of their living conditions. They would frequently make doctor's visits due to chest infections, and ended up on inhalers and antibiotics. "We would have to run a dehumidifier all the time and it would collect heaps of water just in their bedroom, because it would never see the sun."

"We had tried to apply for a house previously with the bank, but they told us we wouldn't qualify. We were so heartbroken. When this opportunity with Habitat came up, I just thought we need to give this a go, otherwise we're never going to be able to get our foot in the door [...] We felt so overwhelmed when we found out we were going to become a Habitat partner family – I just went silent. I cried happy tears!"

As part of the programme, Natalie and Buster put in 450 hours of sweat equity into the project, Buster painted the interior and built the fence with the help of volunteers. "You are putting hours and effort into your own property, something that is ours and is for us and our children and our family...it feels like a great achievement," says Natalie.

Their new three-bedroom home is double glazed, has a heat pump in the living area and a flat courtyard that they hope will soon have grass for the kids to play on. Weeks on, Natalie describes the difference the house has made to her family's health; "We definitely notice a big difference being here already, noticing how dry it is, just walking into the room. It was always just cold in our house and constantly damp. There's no condensation in the new home and the extra space is amazing – it feels a lot more like a home. Like a proper home."



Natalie and her daughter Aaliyah-Jade (above)
Natalie, Buster and their family, at the dedication of their new home, held by Habitat for Humanity Nelson (left)

Image above: "Natalie, Buster and their family in their new home."

Healthy homes are fundamental to building stronger families

Creating safe and healthy homes with AMI

In May 2021, we were thrilled to announce the launch of a three-year sponsorship with New Zealand insurer AMI, to make a difference for thousands of Kiwis living in substandard housing.

The partnership was kicked off with a high profile advertising campaign which raised awareness of the work we do in New Zealand and helped raise money for our New Zealand programmes. Featuring “Peg” (pictured above) the Habitat brand was seen across many media channels including television, radio, digital, social media and print from late May to mid-July.

The launch also involved a range of fun gifts and giveaways to engage the AMI team, the wider Habitat team and ReStore customers including house-shaped cookies given away at ReStores, in-store competitions across our ReStore network, co-branded items such as aprons, pop-up banners and posters. It also garnered outstanding media coverage via a before and after article in Stuff on Habitat’s work and how support from partners such as AMI will help us achieve more.

AMI is one of New Zealand’s most trusted insurers, receiving the Reader’s Digest Highly Commended Trusted Brand award for General Insurance nine years running. Our

philosophy that everyone deserves a decent place to live is shared by AMI, who also believe that safe and stable homes help to build strong and healthy families, and more resilient communities. Through this partnership AMI aims to help us get closer to our target, changing the lives of 75,000 kiwis over the next three years.

This partnership also allows AMI’s people and customers to become actively involved in making a difference – by donating time, money and their “stuff” to help support our mission. We are incredibly excited about the journey this partnership will take us on.



Habitat for Humanity New Zealand Group CEO Alan Thorp (right) with Kevin Hughes, AMI’s Executive General Manager, Customer & Consumer.

Click below to learn more about the impact this partnership will have on our mission.

Creating safe and healthy homes together.





Our ReStore teams had fun bringing to life our AMI partnership in-store. Their creative skills, and competitive streak, came through in the competition open to all ReStores across NZ, with Habitat ReStore Otara taking out the win with their clever use of dinosaurs and AMI brand colours (pictured right)



our impact overseas

36

New Houses built

44 in 2019-20

44

Communities trained
in specific building techniques
on how to improve Cyclone
resistance shelter for
724 participants.

*18 communities for 315
participants in 2019-20*

44

**Communities trained in
Safe Shelter Awareness for
894** participants

*20 communities and
624 participants in 2019-20*

1,325

vocational trainees

20 in 2019-20

5

**Community Evacuation
Centres built**

480

Houses repaired

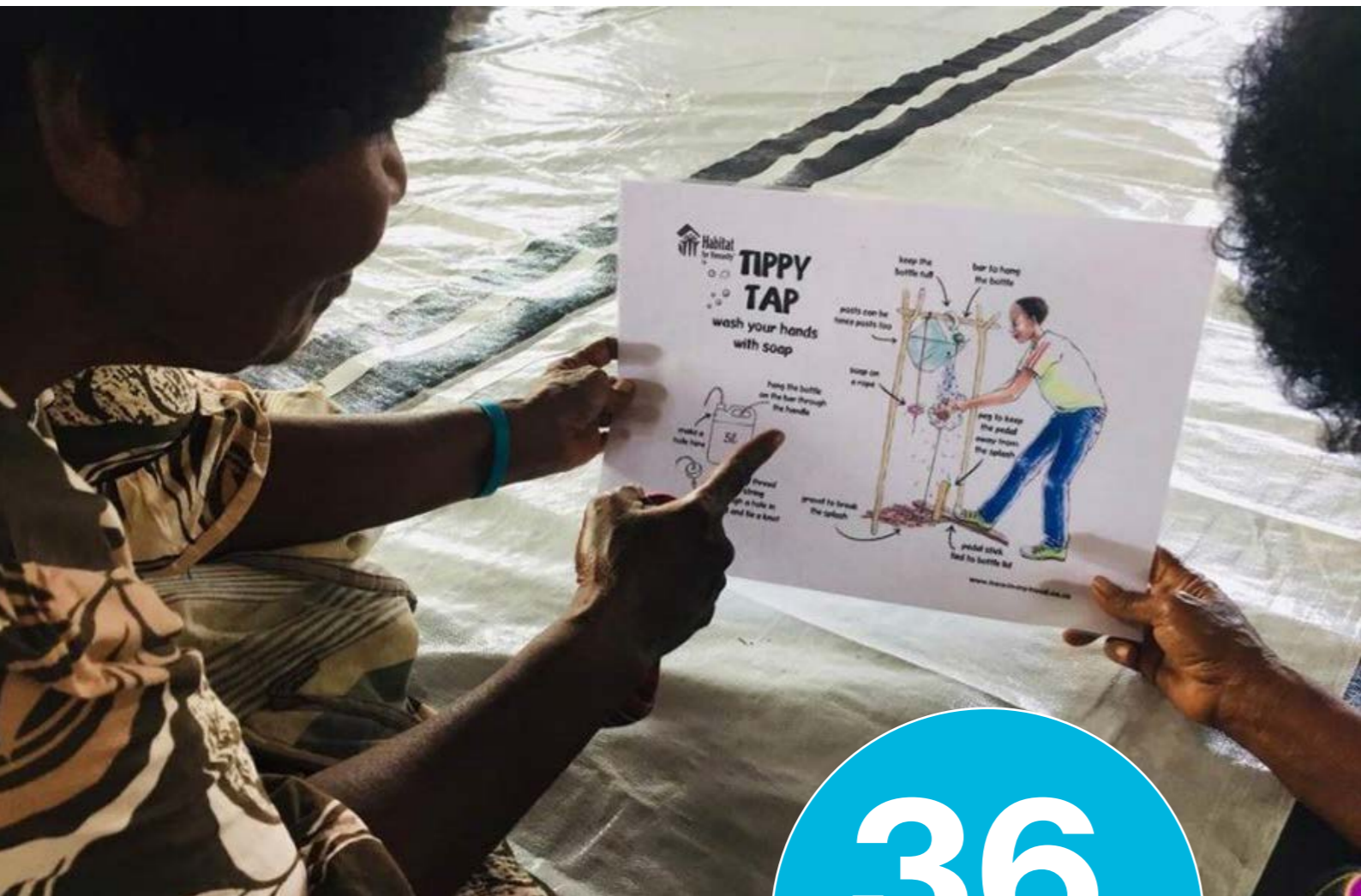
135 in 2019-20

**\$2.79
million**

**to help with community
projects across indonesia
Tonga, Samoa and Fiji**

\$1.57 million 2019-20





36
new disaster resilient homes

Partnering in the Pacific

Communities in the Pacific face a range of housing-related challenges that make decent and reliable shelter difficult to come by. From November to April each year, Cyclone Season threatens the region. In December 2020, Category 5 Cyclone Yasa damaged 30,000 homes and destroyed 8,000 in Fiji alone. The effects of climate change and increasingly severe weather events, a low standard of housing, and a lack of income generation opportunities combine to create a cycle of housing poverty for communities across the region.

This year, we were thrilled to kick off a five-year NZD\$9.1 million Negotiated Partnership programme with our in-country partners in Fiji, Samoa and Tonga, and the New Zealand Ministry of Foreign Affairs and Trade. By bringing together our combined resources, expertise and relationships, the programme seeks to build housing resilience for vulnerable communities in the Pacific.

In the past year we have worked alongside community members to build housing resilience, with 724 participants in Fiji, Tonga and Samoa undergoing Build Back Safer training, and 894 completing Participatory Approach to Safe Shelter Awareness programmes. These programmes empower communities to utilise local knowledge and resources to strengthen their shelter resilience, so they can better withstand future severe weather.

This year we carried out critical repair work to 480 homes in Fiji and Tonga, and built 36 new disaster resilient homes for families in Fiji. We partially funded the building of 5 new community evacuation centres in Samoa, also carrying out repair work to 6 existing centres. We also extended our PASSA programming to include Covid-19 preparedness training for 72 communities in Fiji and Samoa, focusing on water, sanitation and hygiene facilities (WASH) and basic plumbing training, so communities are better able to identify and mitigate health risks and prevent the spread of disease.

The five-year Negotiated Partnerships Programme, in partnership with the New Zealand Ministry of Foreign Affairs and Trade pivots our programming to have a more strategic impact in the Pacific, enabling us to deliver more sector and societal impact in the Pacific, into the future.

5
Community Evacuation Centres built



Images: Community members in Fiji participating in Build Back Safer training, looking at WASH (Water, Sanitation and Hygiene) as a mitigation measure to the COVID-19 crises. (Image: HFH Fiji)

Building Strength and Stability in Nepal

This past year, Nepali families faced an impossible task; sheltering in safety from this pandemic, without a decent place to call home. Those most affected were low-income daily wage laborers, already without the safety and security of a decent place to live, now unable to put food on the table to feed their families.

While travel restrictions meant we were unable to send volunteers to build alongside Nepali families through our Global Village Programme, the support of our donors and partners meant we were still able to provide support from afar, in the form of \$75,000 to Habitat for Humanity Nepal.

This support helped enable Habitat Nepal to deliver a range of outcomes, including the building of 583 new homes, with 37,000 new housing loans given to low-income women and their families.

Habitat Nepal was able to purchase protective equipment and disinfectants, ensuring they could work safely in their communities. This support also enabled Habitat to continue advocacy efforts to expand women's land rights. This work will have a generational impact on Nepali families



“ The pandemic has made us stop and reassess our priorities. Building a new home with Habitat Nepal has profoundly enhanced our life. It freed up cash to access better things - access to a good school for our children, better healthcare, and an opportunity to start our business.”

- Devkant Sada, Saptari, Nepal.



“ As a single mother, it was challenging to find safe and affordable housing for my family. I want better for my children! I want the cycle to stop with me! I have been working hard to give my children a quality education and a stable home. By partnering with Habitat for Humanity Nepal, I am able to provide the kind of environment I dreamed of for my children and show my children that every success is possible if you keep working hard and do your best every day.”

— Rajkumari Devi Ram, Saptari.
Credit: Abisek Bista

”

Donor's Contribution

Our work is only possible with the generosity of our supporters. Whether you have given your time, money, given us gifts in kind or supported one of our ReStores, we thank you.

Your support has meant more families, from New Zealand to the Pacific and Nepal, can experience the stability and security that affordable home ownership and improved living conditions can provide.



Image: Habitat for Humanity Nepal

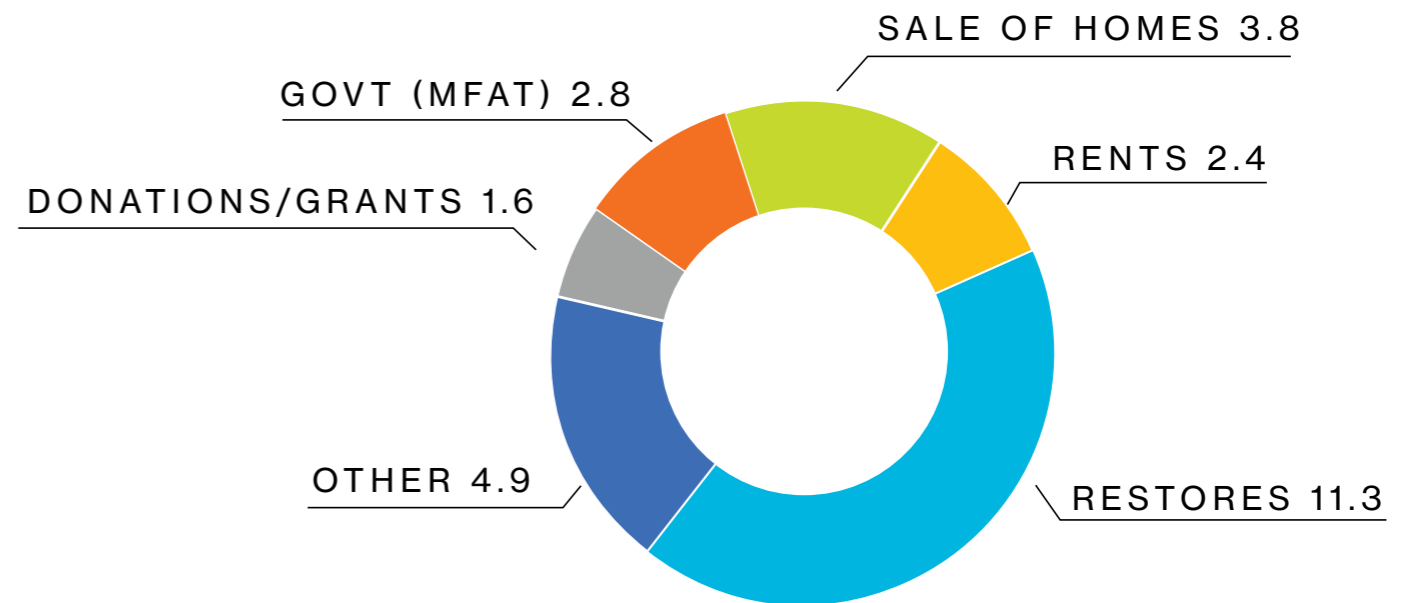
Accountability

FINANCIALS FOR 2020- 2021

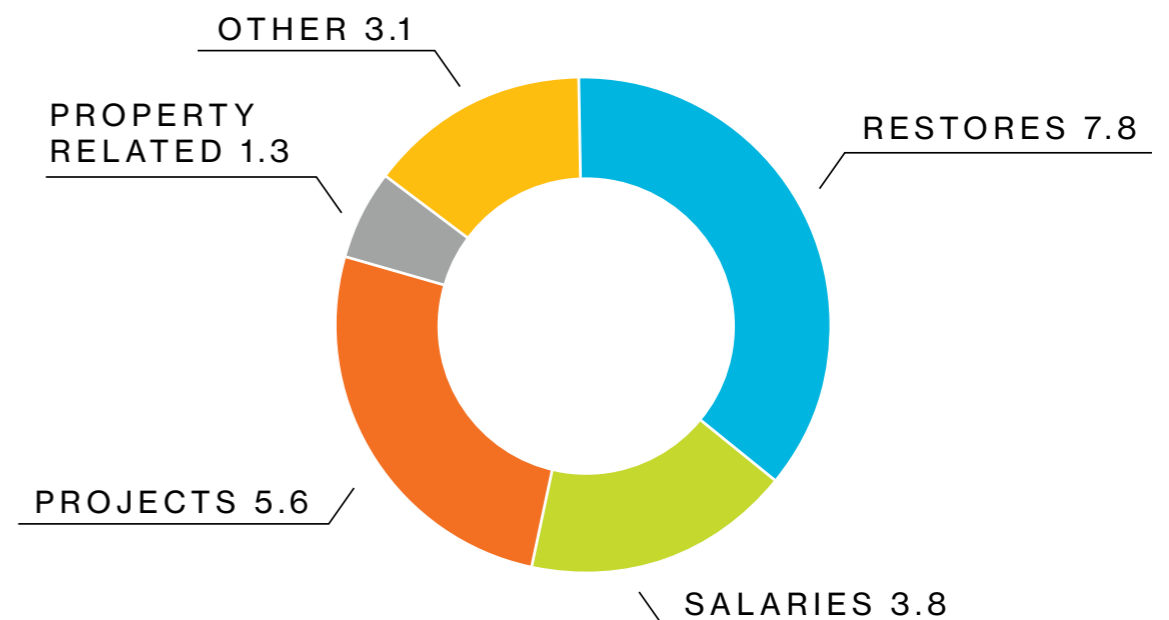
Habitat for Humanity New Zealand is governed by a board of directors, all of whom give of their time to provide strategic input and lead the organisation towards the vision and mission. We are committed to being accountable and transparent in all our work with yearly external audits as well as consistent monitoring and evaluation of our programmes. Please see the graphs below for a summary of our income and expenditure for this financial year.

[Read the Habitat for Humanity New Zealand FY21 Financial Report here.](#)
[Read the Habitat for Humanity New Zealand Group FY21 Financial Report here](#)

How we raised \$26.9 M revenue



How we spent \$21.6 M expenses





let's continue to
build impact
together

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