

Annual Report FY 2023



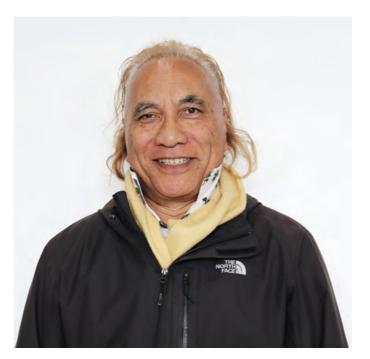
building strength, stability and independence through shelter

contents

a word from our leaders	3
30 years in Aotearoa	5
who we are	7
our theory of change	9
impact at a glance	11
our stories —	13
strength	15
stability	19
independence	23
our people ————————————————————————————————————	27
our community —	35
our wider community	37
working overseas	43
looking forward	45
statement of service performance	51
financial statement	63
spotlight on supporters	71
thank you —	73
contact	74

a word from our chair

Ulu Aiono



It is my honour to report in the year ending 30 June 2023 that our Habitat for Humanity Northern Region Ltd (HFHNR) Affiliate Board renewed its capacity, capability, and leadership by welcoming, in November 2022, four new Members: Sir Christopher Farrelly KNZM; Dr Pauline Kingi CNZM; Mr Cori Barkle; Dr Lorraine Skelton; and, in April 2023, Mr Wayne Williams. We now number, nine, including incumbents: Mr Mohammed (Mo) Khan; Mr Luamanu (Lou) Maea (FARC Chairman until September 2023); Mr Michael Mclean (Deputy Chairman); and me.

Front & centre is our vision: "a world where everyone has a decent place to live." And our mission: "seeking to put God's love into action, Habitat brings people together to build strength, stability and independence through shelter."

During our well attended December 2022 AGM I introduced our new Board Members to our long-standing shareholders: HFHNR Founding Chairman Mr Ken Stevenson (retired), Ms Georgina Wilkinson, Ms Tracey Stevenson, Mr John Delugar, Mr Warren Jack MNZM, Mr Ken Allen, Sister Margaret Martin, and Mr Alan Thorp (HFHNZ).

What is the point of having so many people, directly & indirectly, in governance at HFHNR?

New Zealand's national & local governments are perplexed by the ambiguity and conflicting signals of: 30 year highs in the rate of price rises; annual inflation falling to lowest level of 6% but non-tradables inflation rising by 6.6% with tradables/imports rising 5.2%; rece-ssionary conditions although NZ's economy generated 113,000 new jobs. These factors are contributory causes of the crisis in NZ's housing affordability.

The HFHNR Board must therefore use its intellectual horsepower and influence to advocate for housing affordability solution elements including: increased, effective, third sector/voluntary sector participation in progressive home ownership developments & affordable rentals; increased land supply through reformation/elimination of existing rural-urban boundaries and their associated \$1,000+ per square foot premium on land prices within and/or on the margin of urban land; increased housing supply by enabling socially-aware developers to increase the height and density of housing in areas of high demand.

In this environment, without our Board's trust, wise counsel, and incisive but good-humoured scrutiny, HFHNR CEO Mr Conrad LaPointe would find it extremely difficult to advance our vision and mission effectively. So, I invite you to continue reading this Annual Report. You will see measured, thoughtful, and lasting results from CEO Conrad and his skilled, talented, purposeful crews. This incredible team delights in constructive partnership with government agencies, funders, donors, iwi, churches, property developers and customers in our retail ReStore stores, to create safe, decent places to live.

Mr Uluomatootua S. Aiono ONZM CHAIRMAN OF THE BOARD

a word from our CEO

Conrad LaPointe



This year, across our region we have continued to expand our wide range of housing initiatives and services to ensure more people live in decent, safe, and affordable housing. We have been able to achieve this thanks to significant and enduring partnerships established over many years, that are now beginning to enable increased scale in delivery and stronger leverage for increased funding and investment from a collective advocacy position.

It is encouraging to see the community housing sector grow in both delivery and influence. This has been achieved by widespread agreement on the systemic changes that are required to ensure more people are well housed, in places where housing is needed most, and that homes are of a standard and quality that adds long term value to the occupants and the wider community.

Our Strategic direction and delivery focus is driven by our Theory of Change that acknowledges there are deep and systemic inequities in the housing ecosystem, and that a people centred approach is applied throughout our work. This compels us to ensure that our services not only address immediate housing need but are robust enough to be the catalyst for long term change, increase individual agency, and build on household capabilities so that people and communities can grow and thrive.

We have seen significant investment from government agencies and funders into our Healthy Homes Programme and Home Repair Programme, focused on improvements on existing housing stock. This provision has benefited from highly collaborative partnerships across the region, and it does seem that at long last the link between health and housing has gone beyond just being understood and is now realising inter-agency funding and support. For new home supply, our strategic intention to focus predominantly in Tai Tokerau has created a pipeline of

new homes that will begin to make a real impact on housing access for people in this region for generations to come. Our current pipeline is only the start.

Our delivery continues to be built upon our strong commitment to our housing vision and Christian mission, that manifests itself through the hearts and hands of our amazing staff and volunteers. As we continue to grow as an organisation, we have welcomed many new staff this year who have added their considerable skills and personality. Through the values and mana that our people bring, we strive to work alongside those we seek to serve; to enable people and communities to live with dignity, security and resilience, within a stronger and more equitable housing system.

Mr Conrad LaPointe
CHIEF EXECUTIVE OFFICER

Habitat for Humanity Northern 3 annual report 2023



March 1993 The First PHO Homes Progressive Home Ownership Programme (PHO) starts with first build in Tāmaki Makaurau



November 2001

The First ReStore

Opening of the first ReStore

and Tāmaki Makaurau office

on Ormiston Road, Ōtara



March 2012 **Big City Build** House built on forecourt of Holy Trinity Cathedral in Parnell in conjunction with 9 churches and 3 church schools





January 2018 **Healthy Homes and Curtains** The Healthy Homes Initiative and Curtain Bank began operating



Winter Warmer Packs begins

Through the Healthy Homes

Programme, distribution of



March 1999 World Record Speed Build Habitat Manukau sets the record for the fastest Habitat build. 3 hours, 44 minutes, and 9 seconds



10th Anniversary celebrated with Habitat Blitz Build. Five houses built over seven days by 600 volunteers



First Home Repairs

The Brush with Kindness Programme starts in 2011 with repairs to Shona's Massey home in Tāmaki Makaurau. Later renamed the Home Repair Programme in 2017







BNZ Partnership Habitat starts working with BNZ, providing an interestfree credit loan for families engaged in the Home Repair Programme

July 2019



homes in Tai Tokerau after the launch of Habitat Northern's Public Housing Programme



5 6 Habitat for Humanity Northern annual report 2023

our vision

A world where everyone has a decent place to live.

our mission

Seeking to put God's love into action, Habitat brings people together to build strength, stability and independence through shelter.



our values



inspiring action whakahirahira

- We seek to inspire others to engage with our mission
- We speak up on behalf of those we seek to serve
- We walk alongside our families to improve their wellbeing



working together whanaungatanga

- We are passionate and connected to the mission
- We support, care for and trust in each other
- We form lasting relationships to address inequality



caring for others manaakitanga

- We actively listen and make a difference in our community
- We embrace diversity and individuality
- We communicate respectfully and with empathy



doing the right thing tikanga

- We act with integrity, honesty and are accountable for our actions
- We seek to put God's love into action
- We are committed to our responsibilities to the land and wider environment

Habitat for Humanity Northern 7 annual report 2023

Because of systemic bias and disruptions people experience inequity at multiple levels. Habitat seeks to support these people to thrive through housing by:





collaborating

with people to understand the barriers in the housing ecosystem



partnering

with organisations in the public and private sector to reduce inequities in the housing ecosystem



manifesting God's love

Putting people and their capabilities, vulnerabilities, voices and influence at the centre of our work

So that people thrive with dignity, security and resilience

our pillars



build pillar



We build **pathways** to permanence

- Progressive Home Ownership
- Public Housing



We make homes warmer, healthier and safer

- Healthy Homes Programme
- Curtain Bank
- Home Repair Programme



influence pillar



We mobilise people and resources

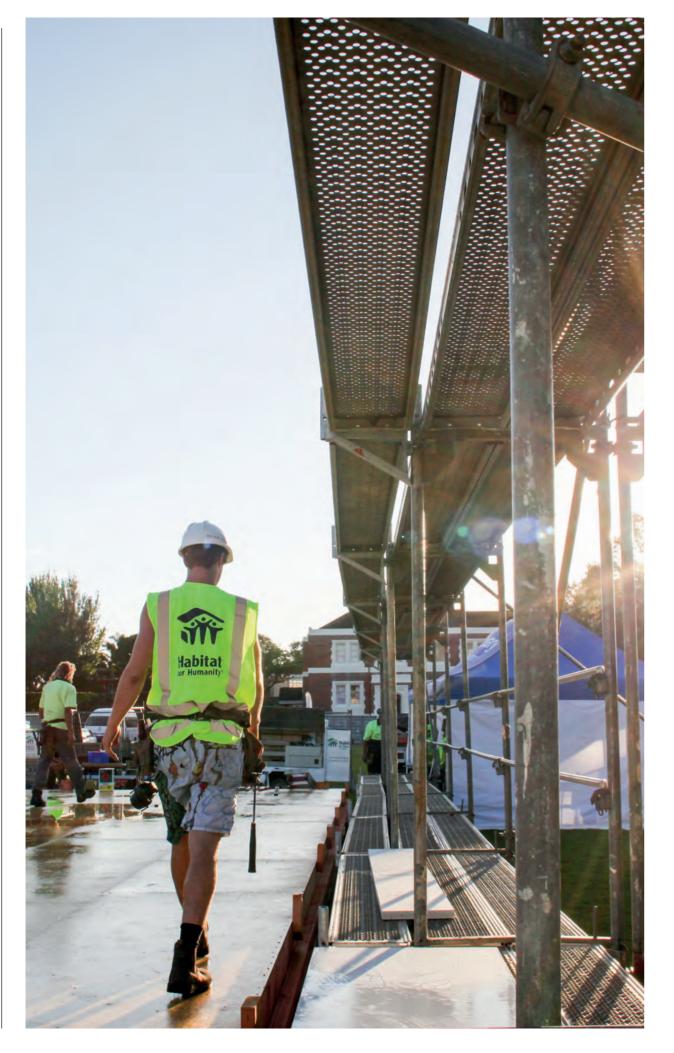
- ReStore Charity Shops
- Volunteers
- Donations and Grants



We collaborate and amplify voices

- Local and Global Collaboration
- Advocacy and Education

Habitat for Humanity Northern 9 annual report 2023







26,209

home interventions, items and repairs

provided to help families make their homes warmer, drier and safer

7,554

curtains

distributed by Curtain Bank to make homes warmer

1,336

families

accessed our programmes, from minor repairs to home ownership

26,605

volunteer hours

spent with sweat, toil, tears and laughter to support our families

318

unique volunteers

helped build, serve, lift and carry in support of our work

630

families

participated in workshops to increase their knowledge and improve housing conditions

Habitat for Humanity Northern 11 annual report 2023



Habitat for Humanity Northern 13 annual report 2023

strength

As part of our housing provision, Habitat provides a Progressive Home Ownership Programme (PHO) supporting working families into home ownership. This is based on our "rent-to-own" model, aimed at modest income families who may need a hand up into home ownership.

The programme not only provides a pathway to permanence for whānau, but enables intergenerational financial security.

Home gives family security they were seeking

"My name is Mark. I'm a single father of two boys who are with me part-time. We moved into our Habitat home in Pukekohe in early 2022.

"Prior to moving in here, we had been renting for years with little security and stability for my boys. We seemed to be moving every year to 18 months. Trying to create some sort of routine for my boys when we were moving all the time was hard. The rentals ended up just places to sleep.

"Now we have a place of our own to call home. It's nice and comfortable, and the neighbourhood's good. In our little block there are three other Habitat homes, we all get on well and look out for each other.

"Initially I didn't think I would be eligible and, in my mind, I'd already disqualified myself from applying. I had to remind myself my family was just as deserving as everyone elses.

"The biggest change for us is in having the financial security of a home. The house is at a reasonable price, something that I can afford while still being able to save on top of that. It is allowing us to get a bit further ahead and faster than I thought would be possible."

"Being in partnership with Habitat, you're not helping us, you're giving us a hand up.

You're presenting us an incredible opportunity, but it's still up to us to put in the hard work and do what we need to achieve our dream of home ownership."

Mark-PHO partner



Mark and sons in their Habitat home

Habitat for Humanity Northern 15 annual report 2023



Claudine, James and family outside their Habitat home

Home is a legacy for Tuakau family

With the help of Habitat for Humanity's Progressive Home Ownership Programme (PHO) James and Claudine recently completed their journey to home ownership. The couple, along with their two young children, moved into their Tuakau home in 2009.

"It was amazing to be a part of the building process, it truly became ours. The kids' handprints set in the pavement outside are one of our favourite parts. The prints seem so small now," said James.

"Before we moved in here, we had been moving between our families, then into multiple private rentals after having our children. We could see that we were paying for someone else's house, which didn't make sense, so we reasoned, why not pay for our own?" explained Claudine.

"We were very grateful for the open communication with everyone at Habitat. They worked with us on budgeting and taught us how to look after our own home through the workshops. At first it felt strange to have other people involved in our finances, but we learned to be open with everything.

"We met some lovely people along the way, the people at Habitat were amazing and really made it easy for us.

"With this home of our own, we have options for our kids. It's a legacy."

"Now the house is ours. We never thought we would get the chance to have something like this, we couldn't have done it without Habitat for Humanity."

Claudine - Habitat homeowner

Habitat for Humanity Northern 17 annual report 2023

stability

As a Community Housing Provider, Habitat works alongside a range of partners to deliver affordable rental options to people who are on the Public Housing Register. The stability and security of tenure that comes from having a place of their own to call home can be life changing for families.

New beginning for family of five

"My name is Gabrielle, I'm a mother to four girls. In April this year we moved into our brand new Kerikeri rental.

"Covid made it hard for us to find a rental and we had no choice but to take an off-grid property with no power or running water. I came to know about Habitat after receiving a Winter Warmer Pack. When I heard they had these rental homes coming up I asked if I could apply.

"Since moving in here our lives have changed so much. We now have running water and a bathroom. Simple things like washing the kids and being able to do washing is easy. Things other people take for granted. Just having running water. It feels good to be able to use a proper toilet, a proper shower, all of it.

"We had a roof over our heads before and were grateful for that, but it wasn't a healthy home and obviously one with problems. A lot has changed, now I'm able to see clearly and think about our futures.

"What I love the most about being in this brand-new home is that my kids are warm and healthy. Where we were living before there was mould everywhere, it was just a constant. All their coughs and colds have gone. My youngest had asthma right from the time she was born, and now nothing.

"Our lives are just easier now and healthier."



20

families

moved into new Public Housing homes

22

Public Housing homes under construction in Whangārei

16

Public Housing homes pipelined to be built, bought or managed



Te Arapū Public Housing in Kerikeri

Habitat for Humanity Northern 19 annual report 2023



Onerahi tenant's son playing in the shared outdoor space

"My baby and I had been living with family until moving into our Habitat home in Onerahi.

I'd never had my own rental before, and living with family was difficult at times.

It's good to have my own space now. This has allowed me to concentrate on myself and my baby. I love living in Onerahi and I'm excited to bring my son up here."

Ena - Habitat Public Housing tenant

Habitat for Humanity Northern 21 annual report 2023

independence

We support whānau with the knowledge, skills, resources and confidence to address their own housing needs. Supporting families and communities to be independent is at the heart of Habitat's values.



Each year we hold workshops across our region, aimed at empowering homeowners and renters to have the knowledge to maintain and undertake minor repairs on their own homes.

This year we ran a workshop on Aotea Great Barrier Island looking at basic home maintenance and ways to keep whānau warmer, drier, and healthier over the winter months. The realities of living off-grid on an island with limited access to goods and materials means household need to be resilient and resourceful.

By ensuring homeowners can do some minor repairs and maintenance themselves there will be long lasting benefits for everyone in the community.



Aotea resident at her home with Habitat team



Ready to Rent workshop held in West Auckland with Te Puna Manawa

Ready to Rent workshops

To assist renters in obtaining healthy, long-term and sustainable tenancies, Habitat has added Ready to Rent workshops to our service delivery, in collaboration with Te Puna Manawa, MBIE Tenancy Services, Utilities Disputes, and Kainga Ora.

Additionally, we have developed training workshops for the community groups who provide Winter Warmer Packs to households in our communities.

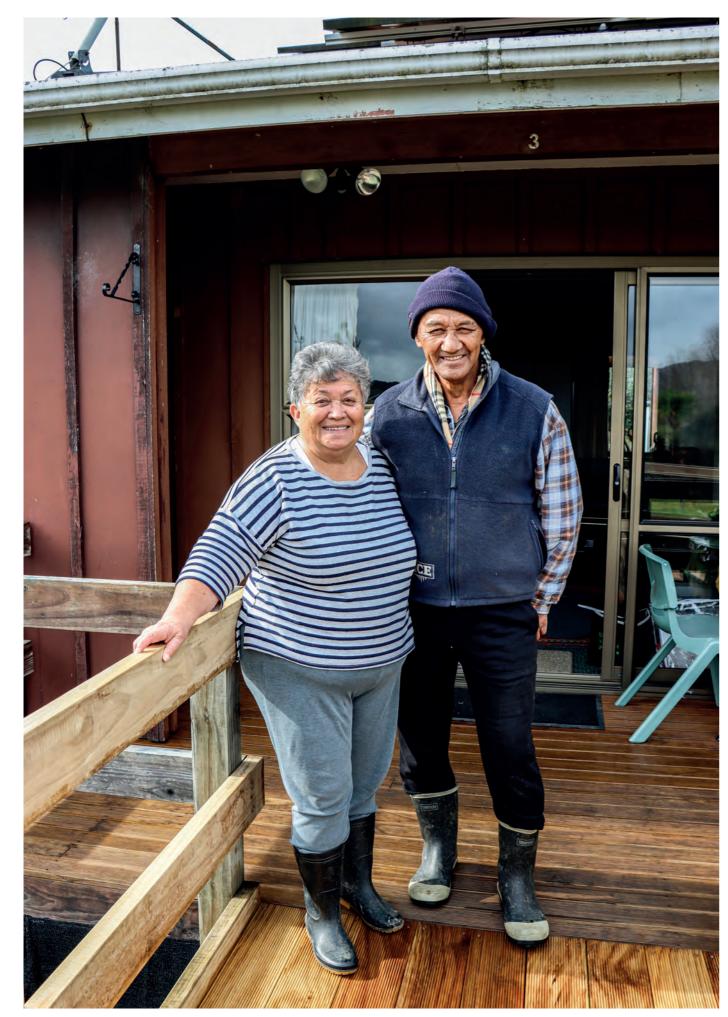
Through these workshops, we have been able to impart knowledge on how to understand utility bills, support renters with tenancy options, and share advice on creating a safer, warmer, drier, and healthier home. Working collaboratively within the community has enabled us to reach more whānau.

"I have learnt about my rights with landlords, property managers and privacy. I could have solved a lot of issues in the past if I knew these things earlier.

When I rent my next home, I will know the rights and wrongs, and how to manage and save money for power and water."

Ready to Rent workshop attendee

Habitat for Humanity Northern 23 annual report 2023



Carol and Manu standing on their new ramp



Martha in her Tangiterōria kaumātua unit

Marae units more accessible for kaumātua

Habitat continues its partnership with Te Puni Kōkiri to deliver critical home repairs for Māori whānau across Tai Tokerau and Tāmaki Makaurau. This is a unique partnership, where Habitat loans are used in conjunction with Te Puni Kōkiri (TPK) grants, effectively 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 demand for this programme increases every year.

This service has seen four Tangiterōria marae kaumātua units receive extensive renovations to the bathrooms and have accessible ramps installed. These changes will have lasting positive impacts for kaumātua like Manu, Carol, and Martha.

After suffering a second stroke, Martha returned home to find the renovations made a big difference to her recovery. "I had a stroke a few years ago and the old bathroom made it hard to take a shower. There were three doors to navigate and nowhere to put my chair, let alone trying to get up off the low toilet. Now there is one door, space for my chair and handrails to make it easy for me. It's a breeze."

Carol and Manu have also found the renovations made their home feel safer. "Before the bathroom was very tight," said Manu. "Carol had slipped in there trying to turn the shower on. Now we have a whole new wet room with space to sit down if needed. It's clean, comfortable and most importantly, safe."

"It's so much easier for us to live here now. Every time I open the curtains and see the new ramp, I smile."

Manu - Tangiterōria resident

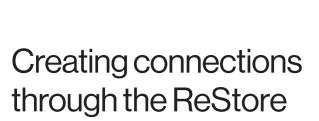
Habitat for Humanity Northern 25 annual report 2023



Habitat for Humanity Northern 27 annual report 2023

our people

Our people are at the heart of our organisation. We are privileged to work alongside hundreds of committed and passionate staff and volunteers each year.



Habitat's network of six ReStore charity shops resell new and pre-loved goods. All ReStore profits go toward funding our local housing programmes and projects.

Ormiston ReStore Manager Judith shares how her team, along with volunteers and supporters, give back in a meaningful way.

"It's not just about selling a product, it's also about giving experiences to volunteers. Everyone from students, mums who want to get active, and our older whānau who desire social connections. We genuinely appreciate each person's background, abilities, and experiences. It's fun to see people attempt new things and identify hidden skills or passions.

"Every day brings new treasures. We love seeing what donors bring through the doors. We accept donations of almost anything, including furniture, home and kitchen goods, bedding, clothing, shoes, and accessories, as well as DIY and building supplies. Everything, literally, down to the kitchen sink.

"I really enjoy working with Habitat, the people are great and the work we do touches everyone."



Judith at the Ōtara ReStore



Linda sorting blankets at the North Shore ReStore

Volunteering for the good of all kiwis

"My name is Linda, and for the past three years I have volunteered at the North Shore ReStore. Previously I had participated on a Habitat for Humanity women's project in Albuquerque, New Mexico, which was an incredible experience.

"When I heard that Habitat had a ReStore opening on the North Shore, I jumped at the idea of volunteering and I've been coming ever since. During my time I've been able to support in most areas of the store and now oversee the linens division. As I can fold a fitted sheet, I'm the most qualified!

"We receive so many wonderful donations of linens, so it's incredibly satisfying to watch them arrive and leave right away, highlighting the need for blankets and bedding in our community.

"Habitat's work in New Zealand is crucial to the livelihood of kiwis, that is what keeps me coming back. The focus is on ensuring our communities have warm, dry housing and making the existing housing stock fit for purpose, and that is important to me.

"During my time as a volunteer, I've met so many new people and made some great connections. It's very rewarding work, and the people here are great."



26,605

volunteer hours

spent with sweat, toil, tears and laughter to support our families

318

unique volunteers

helped build, serve, lift and carry in support of our work

Habitat for Humanity Northern 29 annual report 2023



Linda sorting blankets at the North Shore ReStore

"It's very gratifying volunteering with Habitat, you feel like you've achieved something, and you're helping the community at the same time."

Linda - North Shore ReStore Volunteer

Habitat for Humanity Northern 31 annual report 2023



Brittany at the Habitat office in Ōtara



Cameron and Wayne at the Habitat office in Whangarei

Better health through housing

Habitat Northern provides Healthy Home services, across Tai Tokerau and Tāmaki Makaurau, including Waiheke and Aotea Great Barrier Islands. These services directly address acute and preventable health issues that can be attributed to a cold, damp, unhealthy living environment. The people who make up the Healthy Homes Programme are a passionate team committed to achieving positive health outcomes for whānau.

Brittany is the Healthy Homes Programme Senior Administrator. Her role involves being the liaison and advocate for tenants, making landlords aware that their rental property isn't up to standards and improving the health of the home.

Brittany said, "People don't realise the housing issues are linked to New Zealand's health issues. My main driver is that I want to help people, especially people with children. I'm a mum myself and I was in a very similar situation to many of the families we work with. I was a single parent for the first couple of years and my child had health issues, so I understand how hard it can be to make sure your child is warm and healthy.

"The biggest challenge for me personally is seeing the conditions of the houses some of our whānau live in, but I know that at Habitat we are doing something about it and achieving better health outcomes for these families."

"I feel empowered everyday, seeing families build positive relationships with their landlords.

These people now have the courage and skills to help themselves."

Brittany - Healthy Homes Programme Senior Administrator. Tāmaki Makaurau

It's about being there, and staying true to our word

Cameron, Healthy Homes Programme Manager for Tai Tokerau, has seen first-hand the increasing demand for support in the region.

"Over time our services have evolved into something unique, which works for the local community. We mainly support whānau with children who have respiratory illnesses, through the Te Whatu Ora Healthy Homes Initiative

"The issues I see extend far beyond the home though. There are all these social issues, which we come across daily.

"One I think about was a repair where 12 family members were living in a two-bedroom house. It was in a bad state of disrepair. All the windows were broken to some degree. All the heat was going through the windows and the front and back doors were coming off the hinges and broken. After a comprehensive assessment, we were able to offer them beds, blankets, home insulation, and get a heat pump installed as well as make sure the whole house is weathertight.

"Being present in a home, doing minor repairs, and providing education to whānau about the maintenance of the home is very beneficial. At Habitat we are an organisation that turn up and are there to genuinely help."

"We're working with people who have become disillusioned by the system. However, we are there with the family. We often share kai and a cup of tea, and they share their whakaaro with us."

Cameron - Healthy Homes Programme Manager, Tai Tokerau

Habitat for Humanity Northern 33 annual report 2023



Habitat for Humanity Northern 35 annual report 2023

our wider community

Partnering with community organisations is important to Habitat as we believe, together, we can do more.

Otara Kai Village feeding our community

By opening our Ōtara space for their market garden, Habitat is proud to work with Otara Kai Village, supporting the tangible difference they are making in the community. This market garden is fully maintained by volunteers and grows fresh food all year for the Otara Kai Village, located in Ōtara Town Centre.

Otara Kai assist families experiencing food insecurity by offering dignified access to affordable, nutritious food in their community.

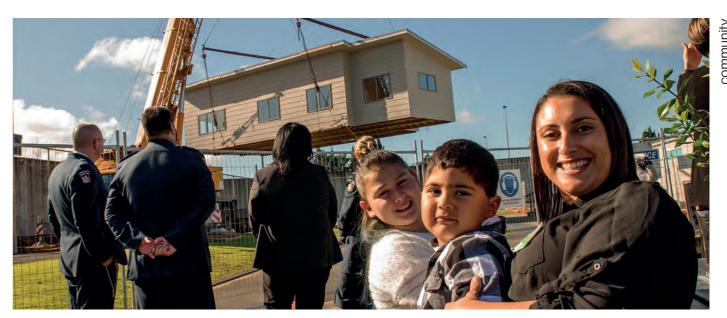
Otara Kai acknowledges that the 'social' is an important aspect of the change process, and that food is a powerful link and catalyst for broadening social, economic, and cultural opportunities for individuals, families, and communities. This approach is built on connecting people, using food as a medium of communication.

Otara Kai Village celebrated Matariki this year by erecting a waharoa onsite and bringing together our two organisations along with the community to share kai and whakaaro.

The Otara Kai gardens in Ōtara have grown this year to meet the ever-increasing demand for fresh produce as food prices rise.



Matariki event with the Habitat and Otara Kai teams



Dana and kids with their new home, built in Ngawha Prison by inmates

A productive partnership growing in strength

The Ara Poutama Aotearoa - Department of Corrections is proud of its long-standing partnership with Habitat for Humanity. Over the years, this collaboration has not only produced several houses for Kiwi families in need, including three houses in Tai Tokerau, built by prisoners at Northland Region Corrections Facility, but also provides much needed volunteer staff for Habitat for Humanity's ReStores.

The partnership between Whangārei Community Corrections and ReStore began roughly ten years ago, to give men and women on a court-ordered community work sentence the opportunity to complete their community work hours at the Whangārei ReStore. This equates to thousands of volunteer hours donated over the ten years.

This relationship has gone from strength to strength over the years, benefiting not only Habitat's fundraising efforts, but also changing the lives of those who are caught up in the criminal justice system. This collaboration has become so strong that some of the tangata have continued as volunteers at the ReStore, after completing their community work sentence.

Probation Officer Hana said, "The fact that these men and women are also referred to as volunteers and treated with the same respect as other volunteers at the ReStore, is testament to the meaningful relationship between our two organisations and its people that has been well nurtured over the years."

"Working as volunteers contributes to the tangata growing in confidence and gaining friendships. Additionally, their

mahi fosters a range of skills, including communication with the public, customer service, using initiative, working well with one another, and being organised and disciplined."

These volunteers come from all walks of life, and undergo a robust assessment process, before they are placed at the store to ensure a sound match, as well as the safety and security of everyone involved.

"My fellow workers and I really value the positive whānauoriented environment in which we do our mahi. We appreciate the manaaki, trust, fun, and camaraderie, and enjoy completing our community work requirements with a smile," says a ReStore community work volunteer.

"Habitat for Humanity does fantastic mahi and I feel privileged to have worked alongside the organisation over the years. Above all, the partnership not only personifies Ara Poutama Aotearoa's values of Whānau, Kaitiaki, Rangatira, Manaaki, and Wairua, but also gives life to Ara Poutama Aotearoa's Hōkai Rangi Strategy, which outlines the Department's commitment to ensure better outcomes for the people it supports. *Kotahi anō te kaupapa: ko te oranga o te iwi*; There is only one purpose to our work: the wellness and wellbeing of people," concludes Hana.

Habitat for Humanity Northern 37 annual report 2023



Healthy Homes team installing curtains in a Tāmaki Makaurau home

Closing the gap with Curtain Call

Every year, tens of thousands of Kiwis are hospitalised with conditions made worse by cold, damp housing, with elderly, Māori, and Pacific families far more likely to be affected.

The government has mandated insulation and heating but not curtains through the Healthy Homes Standards. This is a problem because even in a well-insulated home, without effective window coverings, up to 45% of the heat is flying directly out the window.

The impact of ineffectively covered windows is particularly hard on people, whose budgets don't stretch to buying and installing curtains and who can't afford to pay high energy bills to heat their homes. Widespread adoption of effective curtains would have significant health, wellbeing, and energy-efficiency benefits.

To address this issue, we have come together with other leading health and community organisations; Community Energy Network, Starship Foundation, Beacon Pathway and Sustainability Trust to create Curtain Call, a movement to get effective curtains added to the Healthy Homes Standards so that every rental home locks in warmth.

We hope to make New Zealanders more aware of best-practice curtains and make that information readily accessible.

Crucially, we implore the government to amend the Residential Tenancies (Healthy Homes Standards) Regulations, so best-practice curtains are made part of minimum rental standards.

This will help reduce the burden on the health system, lower power bills for vulnerable Kiwis, and reduce energy consumption at peak times.



Miri admiring her new curtains, installed by the Waiheke Healthy Homes team

Habitat for Humanity Northern 39 annual report 2023



New, effective curtains installed in a Tamaki Makaurau home

"The curtains have been really amazing for our whānau. They have helped us to have a warmer and more private whare, and have made it feel like a better place to live."

Waiheke Healthy Homes whānau

Habitat for Humanity Northern 41 annual report 2023

our work overseas

Habitat Northern 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.



Small yet practical changes, like a functional footpath, can make a big difference to a decent and comfortable living environment. Our Pacific neighbours know this well, as they constantly face significant environmental challenges.

Improving walkways to make them safer and usable was identified by Tovulailai villagers as one project that would make a positive impact in their community.

During their Participatory Approach to Safe Shelter Awareness (PASSA) training facilitated by Habitat Fiji, Tovulailai village on Nairai Island, Fiji, recognised that excessive rain, strong tides, and rising water levels had contributed to unsealed walkways in the community becoming muddy and impassable.

The physical and social connections these walkways made meant that school attendance, medical appointments, church gatherings, and events at the community hall were at risk if the paths were unusable.

To address self-identified risks in the PASSA and Financial Literacy trainings, communities are given a grant to support a project. Through this grant, materials were sourced for Tovulailai village to construct a concrete village footpath. This footpath now connects the community hall, church, and medical centre. This vital footpath is only one of the many community projects that is improving access to a decent place to live in the Pacific.

Supported by the Ministry of Foreign Affairs and Trade and facilitated by in-country partner organisations, the five-year Negotiated Partnerships (NP) programme

facilitates community-led shelter trainings in Fiji, Samoa, and Tonga; Participatory Approach to Safe Shelter Awareness (PASSA), Build Back Safe (BBS), and Financial Literacy.

These trainings partner with local participants, teaching them how to cyclone strap shelters for durability, strengthen their own homes, assess potential risks in their community, and learn basic skills in project management and finance for both individual and community projects.



Tongan carpentry students rebuilding homes with the Habitat team

Building back stronger in Tonga

Immediately after the underwater eruption of Hunga Tonga Hunga Ha'apai and the following tsunami, communications with the outside world went down. Once reconnection was established, Habitat began a comprehensive evaluation of the damage to homes and the most vulnerable families who had been displaced. This took place while contending with a COVID-19 lockdown of the Kingdom, triggered by the report of their first community cases only weeks after the disaster.

When a partnership with the Tonga Institute of Science and Technology (TIST) was officially signed in August 2022, construction on the homes could begin. This partnership meant that more than ten third-year carpentry students gained practical experience and put their training into action by helping to build the homes. Habitat and TIST continue to work together to find ways for Build Back Safer (BBS) training to be delivered to community participants.

A group of qualified builders, electricians, and project managers from Habitat and the Home Foundation visited Tonga in October 2022 and April 2023. They built alongside the TIST students as well as transferred skills and training to the TIST students that they would not otherwise have been exposed to. Those skills will be invaluable throughout their careers in the trades, benefiting their own livelihoods and the future shelter-resilience of their community.

Habitat's Tsunamis Rebuild Project is delivering a total of eight homes to vulnerable displaced families. There are three more homes nearing completion on Tongatapu, and two homes complete on Nomuka.

"Knowing that our new home is on higher grounds is reassuring. I was in distress for almost two months after the tsunami. Honestly, this project has helped me to slowly overcome my fears, knowing that we will have a home again."

Eseta - Tonga PHO partner

Habitat for Humanity Northern 43 annual report 2023



Habitat for Humanity Northern 45 annual report 2023



Render of Habitat Arka home



Render of Maunu Road housing development

Habitat Arka

As part of our New Housing Supply, Habitat has developed a transportable housing solution alongside Arka Modular that provides an adaptable living solution for rural sites where access and infrastructure is constrained.

The Habitat Arka is a sustainable, durable, and affordable housing solution that considers core Māori values and Te Aranga design principles as well as the living needs of whānau. The Arka Modules come in varying sizes and layouts, built from Cross Laminated Timber (CLT) sustainably sourced, and grown in New Zealand. The controlled construction process minimises waste.

The walls, floors and ceilings consist of solid 100mm thick CLT fabricated panels which are robust and provide the internal finish without any wet trades which speeds up the construction process and provides a natural living environment. The robustness of the solid timber walls also means there is no cracking/splitting or twisting during transportation to site.

The Habitat Arka Lunar Mod provides the initial power and water requirements straight away. Further off-grid solutions for black water and grey water are available. Depending on the location requirements these include composting, bio waste and septic. Hot water would be provided by Gas with other options available. The Link Mod system is one of the unique features of Habitat Arka Modular. It allows for adaptability as whānau needs change over time and provides a multi-functional entrance space that doubles up as a laundry, storage or bathroom.

The layout of all the mods can be customised to suit and they are able to be moved easily if required.

"In Tai Tokerau there are many vulnerable whānau living in hard to reach areas that simply do not have access to mains water, sewage systems and power. Off-grid solutions are critical in meeting this need."

Jay - Build and Development Manager

Maunu Road

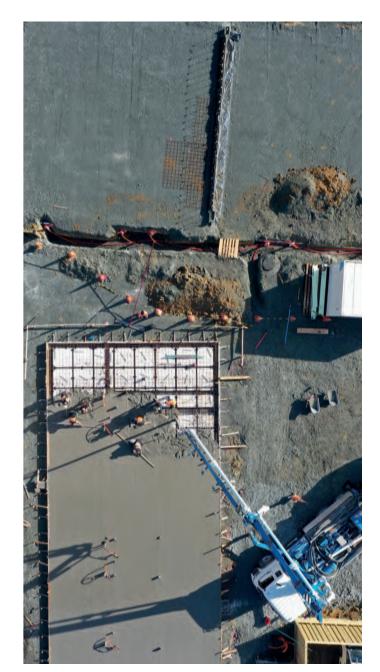
Ground was broken in March on a 22-home community housing development in Whangārei with construction expected to be completed in May 2024.

As a Community Housing Provider (CHP), Habitat Northern is working alongside the Ministry of Housing and Urban Development (MHUD) to deliver affordable rental options to people who are on the housing waitlist or are experiencing housing deprivation.

This community housing development will provide good quality medium density housing to Whangārei. The homes are energy efficient, durable and provide a high level of onsite amenity for the residents to thrive. This includes shared green spaces, BBQ area, a children's playground, and an onsite indoor community hub.

The home specifications exceed the building code standards with increased levels of insulation, glazing and robust materials with liveability and future maintenance in mind. Each home will be fitted with solar power for increased energy efficiency and to reduce the family's energy bills by upwards of 50%.

This development is in partnership with GJ Gardener Homes, Whangārei. Funding has been made available by MHUD and we have received additional funding from the Māori Housing Renewable Energy Fund for solar panels.



Concrete being laid at Maunu Road site

Habitat for Humanity Northern 47 annual report 2023



Site plan of Wanaka Street Affordable Rental development

Wanaka Street

Habitat views Affordable Rental housing as a key tenure type in the housing continuum. These homes allow for stability and financial consolidation in the short-term, and for strong saving and potential progression into home ownership over the long-term.

A new mixed tenure housing development is planned in partnership with Te Pai ki te Rangi. This will provide 10 Affordable Rental and five Progressive Home Ownership Homes. Te Pai ki te Rangi will own the Affordable Rental Homes with Habitat managing the rentals with a focus on leveraging off the affordability to prepare tenants for home ownership.

Te Pai ki te Rangi is the investment arm of Foundation North, who primarily invest in organisations based in, or that create value for, Tāmaki Makaurau and Tai Tokerau.

Works are expected to be completed December 2024.

"Affordable housing developments in partnership with other values-aligned organisations allow for increased scale and tenure mix. Through these partnerships we can better meet the diversity of need and build a stronger community."

Conrad - CEO Habitat Northern



Render of Wanaka Street Affordable Rental development

Habitat for Humanity Northern 49 50 annual report 2023

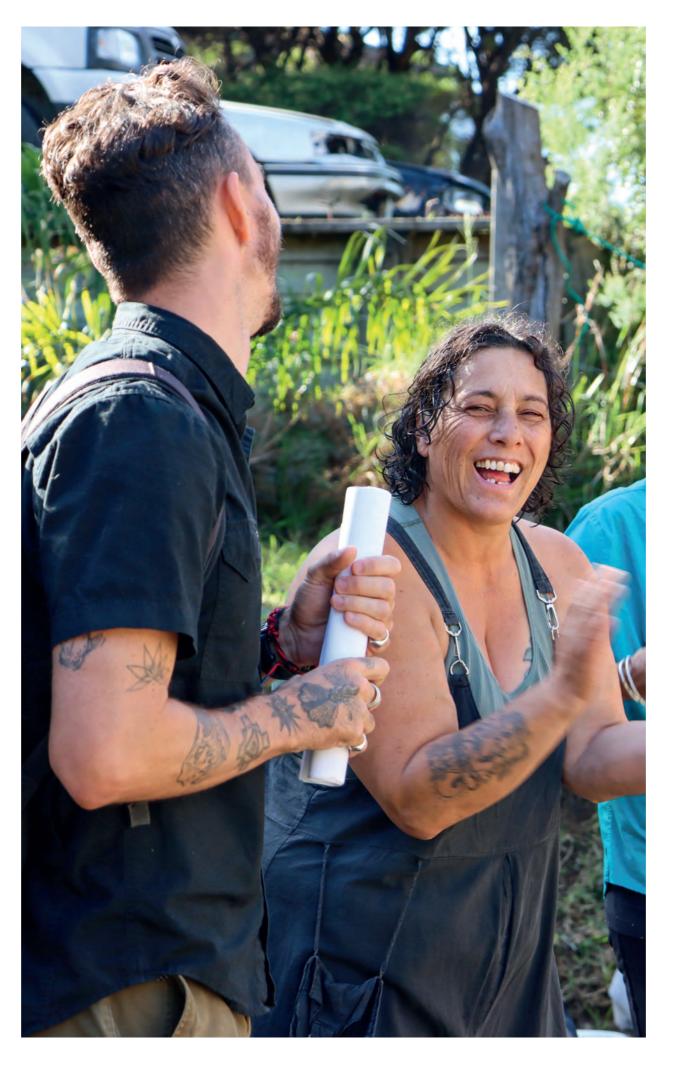


Habitat for Humanity Northern 51 annual report 2023

Since our founding in 1976, Habitat has helped more than 46 million people build or improve the place they call home.

Habitat for Humanity is a registered charity and Community Housing Provider that supports whānau to build and improve a place to call home here in New Zealand and around the world. We believe decent, healthy, and affordable housing plays a critical role in strong and stable communities.

Habitat for Humanity Northern Region operates across Tai Tokerau and Tāmaki Makaurau, from Cape Reinga to the Bombays. We build and manage affordable housing, deliver essential repair and renovation services and advocate on behalf of those in housing need.



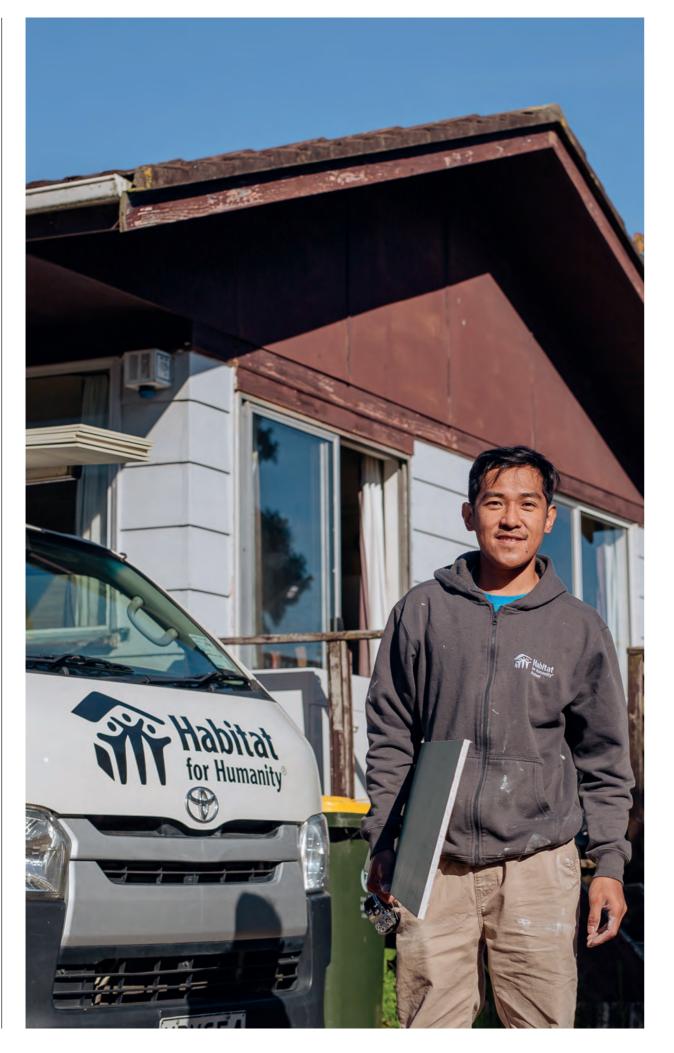
our vision

A world where everyone has a decent place to live.

our mission

Seeking to put God's love into action, Habitat brings people together to build strength, stability and independence through shelter.

Habitat for Humanity Northern 53 annual report 2023



outputs

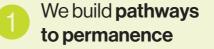


build pillar

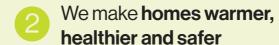


influence pillar

statement of service performance



- Progressive Home Ownership
- Public Housing



- Healthy Homes Programme
- Curtain Bank
- Home Repair Programme

- We mobilise people and resources
 - ReStore Charity Shops
 - Volunteers
- Donations and Grants
- We collaborate and amplify voices
- Local and Global Collaboration
- Advocacy and Education

intermediate outcomes

A supportive housing ecosystem increasingly responsive to the needs and aspirations of Kiwi families and communities

Thriving families and connected communities

Improved knowledge, resilience and security of tenure

Improved access to affordable, warm, healthy homes

long-term outcomes

Reduced inequity in New Zealand's housing system

Habitat for Humanity Northern 55 annual report 2023





build pillar outputs FY23



We build pathways to permanence

Our commitment to providing new housing supply supports low to modest income families to sustainably afford to rent or own a decent place to call home.

As a registered Community Housing Provider (CHP), Habitat have been investing in the build and management of affordable housing, delivering new housing supply for the Public Housing and Progressive Home Ownership markets across Tāmaki Makaurau and Tai Tokerau since 1993. We partner with families to progress out of housing deprivation and insecurity into affordable, quality, and healthy homes, providing a pathway to stable tenure, resilience, and wellbeing.

Our **Public Housing Programme** provides affordable rental options for people on the housing register to live in homes that Habitat either owns or leases and actively manages the tenancy.

Our **Progressive Home Ownership Programme** is based on Habitat's rent-to-own model. Our partner families pay an affordable rent and are supported to budget and save over time to pay down the build price of the home until they can afford a commercial loan from the bank and purchase the home from Habitat.

"Our children now have a place of their own and being able to secure that for them as parents is the best feeling ever."

Meletoa - Progressive Home Ownership partner



55

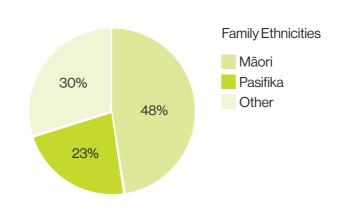
total families

supported by Pathways to Permanance programmes 167

total people

supported by Pathways to Permanance programmes

70 97
total adults total children



34

total homes built / owned by Habitat 10

total homes managed by Habitat

126 total bedrooms

33

total new homes pipelined to be built / owned by Habitat 21

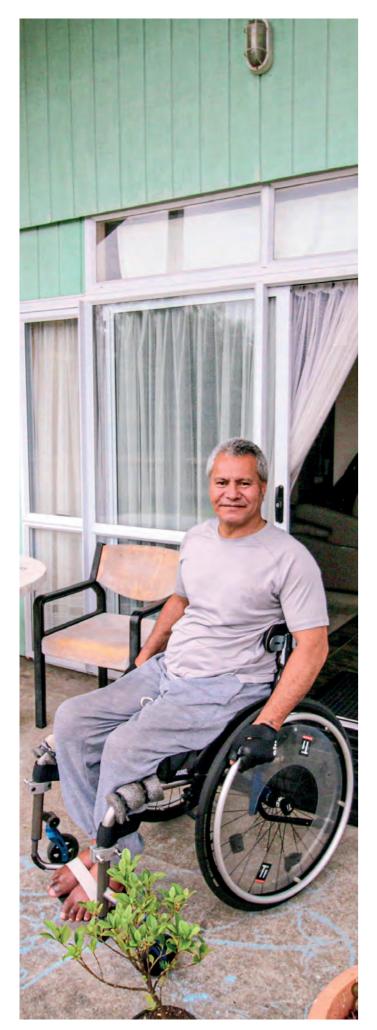
total new homes pipelined to be managed by Habitat

Output	Progressive Home Ownership (PHO)	
Indicator	FY23	FY22
New families moved into their PHO homes	0	4
PHO families settled the purchase of their home	11	13
Total families engaged in PHO programme	35	48
Total people	116	
Total adults	48	
Total children	68	
PHO families participated in training / workshops	35	48
PHO homes built / owned by Habitat	24	
Total bedrooms in PHO homes	85	
New PHO homes pipelined to be built / owned by Habitat	11	
New PHO homes pipelined to be managed by Habitat	5	

Output	Public Housing (PH)	
Indicator	FY23	FY22
New families moved into their PH home	20	1
Total families engaged in PH Programme	20	1
Total people	51	
Total adult	22	
Total children	29	
Total PH interventions / items provided	127	
PH homes built / owned by Habitat	10	
PH homes managed by Habitat	10	
Total bedrooms in PH homes	41	
New PH homes pipelined to be built / owned by Habitat	22	
New PH homes pipelined to be managed by Habitat	16	

Habitat for Humanity Northern 57 annual report 2023





build pillar outputs FY23

We make homes warmer, healthier and safer

Our work to improve the adequacy, energy-efficiency and habitability of people's homes supports households to manage and maintain a healthier home and their own wellbeing.

Habitat partners with health, housing, energy and community providers, local and central government, business, Iwi, and mana whenua to address the poor condition of people's homes that negatively impact on intergenerational health, physical and material welfare.

Our **Healthy Homes Programme** has been delivering on the government's Healthy Homes Initiative since 2017. We work alongside low-income renters and homeowners to tackle and overcome the issues preventing access to a safe, warm, dry, and healthy home.

Our **Home Repair Programme** provides an affordable, no-interest solution for modest-income homeowners to address critical home repairs and renovations that can protect their asset and improve accessibility, safety, and health.

Our Curtain Bank is a proven, core part of Habitat's housing adequacy services that cuts, sews and repurposes thousands of curtains every year, enhancing the warmth, energy-efficiency, and health of our homes.

"The curtains have made such a difference!"

Kiri - Healthy Homes partner



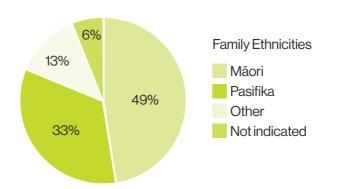
1,281 6,308

total families

supported by Housing Adequacy programmes total people

supported by Housing Adequacy programmes

2,825 3,481 total adults



26,082

total interventions (excluding curtains)

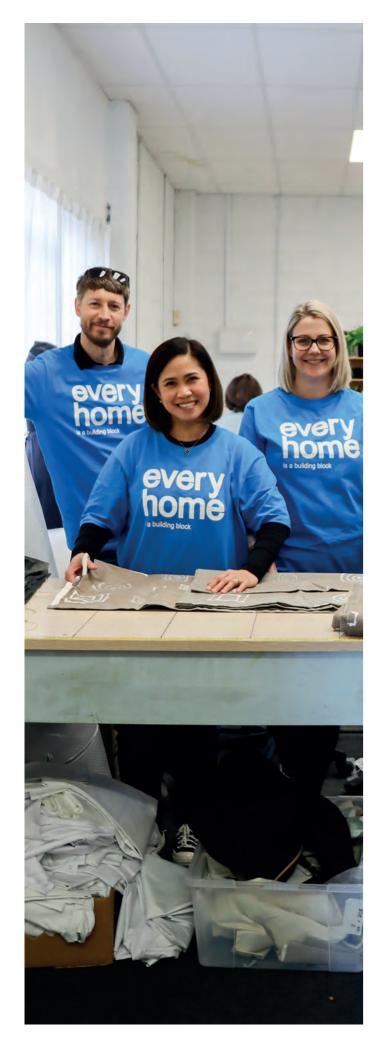
595 7,554

families participated in workshops training or in home advice total curtains installed in homes

Output	Healthy Homes Programme (HHP)	
Indicator	FY23	FY22
HHP families supported	1,230	1,353
Total people	6,110	
Total adults	2,687	
Total children	3,423	
Total HHP interventions / items and repairs provided	25,860	15,611
Families participated in HHP workshops / training / in home advice	544	581
Families supported through social enterprise activity	43	42

Output	Home Repair Programme (HRP)	
Indicator	FY23	FY22
HRP families supported	51	40
Total people	196	
Total adults	138	
Total children	58	
Total HRP interventions / repairs provided	222	158
Families participated in HRP workshops / training / in home advice	51	39
Families supported through social enterprise activity	8	15

Habitat for Humanity Northern 59 60 annual report 2023



influence pillar outputs FY23



We mobilise people and resources

With the support of our volunteers, sponsors, donors, and funders we leverage our collective human and material resources to help more families in need.

As a housing charity, Habitat's impact on families, communities and the housing sector is made possible because of the generous donations of time, money, skills and in-kind goods and services by local people and organisations who support our cause.

Our dedicated team of over 300 volunteers enable, as well as participate in, the delivery of Habitat's housing programmes. They are also our greatest advocates, helping Habitat reach and connect into community life, local groups, schools, and businesses.

Habitat's network of six ReStore charity shops across Tāmaki Makaurau and in Whangārei are enabled largely because of these local volunteers and community connections. The ReStores resell quality new and preloved goods at affordable prices. They operate as social enterprises through which sales and profitability are reinvested to help subsidise our housing programmes and initiatives.



Indicator	FY23	FY22
Volunteer hours	26,605	22,518
Unique volunteers	318	471
Total ReStore transactions	184,466	139,908
Total number of items sold in ReStore	423,031	293,900
Total grant income	\$1,736,900	\$1,105,657
Total donation income	\$278,020	\$143,563



influence pillar outputs FY23



We collaborate and amplify voices

Our collaborative approach to research and advocacy raises awareness and understanding of the complex issues facing those in housing need to drive sustainable housing outcomes for all New Zealanders.

Habitat's work on the ground informs and is supported by local, regional, national, and international affiliations that ensure we have a strong and evidenced-based voice that galvanises support and empowers others.

We have been a change agent within New Zealand's housing sector bringing people together to build homes, communities, and hope for over 30 years.

Our day-to-day work involves ongoing acts of advocacy, connection and influence at multiple levels. This includes being a partner organisation in Curtain Call, advocating for legislative change in the Healthy Homes Standards, working with government agencies and funders in the housing and health sector and working with the Energy Hardship Reference Group.

Whilst we advocate on behalf of the families our services support, we believe strongly in the principle of providing a hand-up. Habitat's programmes support households and local communities with the knowledge, skills, resources, and confidence that influences their perceptions and behaviours and to advocate for themselves.

Demonstrating the impacts of our work with families, in local communities and across the housing system is key to informing and inspiring support from all New Zealanders to act to guarantee everyone's right to decent, affordable housing.

disclosure of judgements

We have made several judgements on what to include in our Statement of Service Performance. This statement summarises these judgements.

Our Statement of Service Performance reports our non-financial performance against our core pillars, using both indicators that measure our outputs (our performance) and narratives that illustrate the impact

our services and programmes have for Habitat for Humanity Northern Region. The governing body has decided to report on these core pillars because they best reflect our vision and mission. Please note a number of these indicators are new for FY23 and therefore we do not have comparitive figures for FY22

The statement was developed in consultation with the Senior Leadership Team and was approved by the Board.

Habitat for Humanity Northern 61 annual report 2023



Performance Report Statement of Comprehensive Revenue and Expense

For the year ended 30 June 2023

For the year ended 30 June 2023			
	FY23	FY22	
Revenue from Non-Exchange Transactions			
Grants, donations & fundraising	2,612,236	1,744,415	
Revenue from Exchange Transactions			
Property & project income	7,899,001	4,876,130	
Finance income	491,454	646,094	
Otherincome	81,098	601,926	
Total Revenue	11,083,789	7,868,566	
Expenditure			
Project expenses	2,925,672	1,809,334	
Property expenses	933,399	810,810	
Levies paid to Habitat for Humanity NZ Ltd	209,205	203,411	
Donations paid	11,500	65,000	
Salary and wages	3,547,366	3,108,399	
Depreciation	156,190	148,236	
Finance expense	668,034	509,540	
All other expenditure	1,318,052	1,173,214	
Total Expenditure	9,769,418	7,827,944	
Surplus			
Net Surplus/(deficit) for the year	1,314,371	40,622	
Total Comprehensive Revenue and Expense for the year	1,314,371	40,622	

Performance Report Statement of Changes in Equity For the year ended 30 June 2023		
	FY23	FY22
Balance at 1 July 2022	29,286,209	29,245,586
Total comprehensive revenue and expense for the year	1,314,371	40,622
Balance at 30 June 2022	30,600,580	29,286,209

Habitat for Humanity Northern 65 annual report 2023

Performance Report Statement of Financial Position For the year ended 30 June 2023 FY23 FY22 Current Assets Cash & cash equivalents 5,394,901 6,212,708 Trade & other receivables 1,482,764 1,294,343 Stock 406,327 453,349 **Total Current Assets** 7,960,400 7,283,991 **Current Liabilities** Trade & other payables 516,856 1,363,037 Deferred Income 2,094,197 1,383,188 Short term loans 790,062 209,658 Total Current Liabilities 3,401,114 2,955,882 Non Current Assets Properties, plant & equipment 24,263,971 29,446,988 Long term receivables 4,594,895 5,803,605 Investments 16,373 15,936 Total Non Current Assets 34,058,256 30,083,512 Non Current Liabilities Long term loans 7,420,465 4,279,696 Property liabilities 596,498 845,718 Total Non Current Liabilities 5,125,414 8,016,963 Net Assets 30,600,580 29,286,208 Equity 2,400 2,400 Share capital Revaluation Surplus 15,433,772 15,433,772 Accumulated Comprehensive 15,164,408 13,850,036 Revenue and Expense Total Equity 30,600,580 29,286,208

Performance Report			
Statement of Cash Flows			
For the year ended 30 June 2023			
	FY23	FY22	
Cashflow from Operating activities			
Inflows			
Partner family rental income	396,572	359,693	
Grants, donations and fundraising	5,276,949	3,225,315	
Program Income	4,851,743	3,651,648	
Interest and dividends	191,433	28,405	
GST	(399,627)	(327,871)	
	10,317,071	6,937,190	
Outflows			
Suppliers	4,278,184	2,381,223	
Employees	3,511,983	3,108,399	
Tithes and Levies	229,505	271,117	
Interest expense	218,411	126,404	
	8,238,083	5,887,143	
Net cashflow from Operating activities	2,078,988	1,050,047	
Cashflow from Investing activities			
Investment in Term Deposits	0	85,809	
Sale & Purchase of property, plant and equipment	(6,980,250)	(4,885,806)	
Movement in funds held on behalf of partner families	(37,901)	(36,710)	
Receipts from mortgages receivable	2,655,037	3,419,167	
Net cashflow from Investing activities	(4,363,114)	(1,417,541)	
Cashflow from Financing activities			
Receipts from loans payable	3,700,000	1,943,361	
Payments made on loans payable	(598,067)	(246,557)	
Net cashflow from Financing activities	3,101,933	1,696,804	
Movement in cash	817,807	1,329,310	
Opening cash	5,394,901	4,065,591	
Closing cash	6,212,708	5,394,901	
Represented in the balance sheet as:			
Cash & cash equivalents	6,212,708	5,394,901	
	6,212,708	4,065,591	

Habitat for Humanity Northern 67 annual report 2023



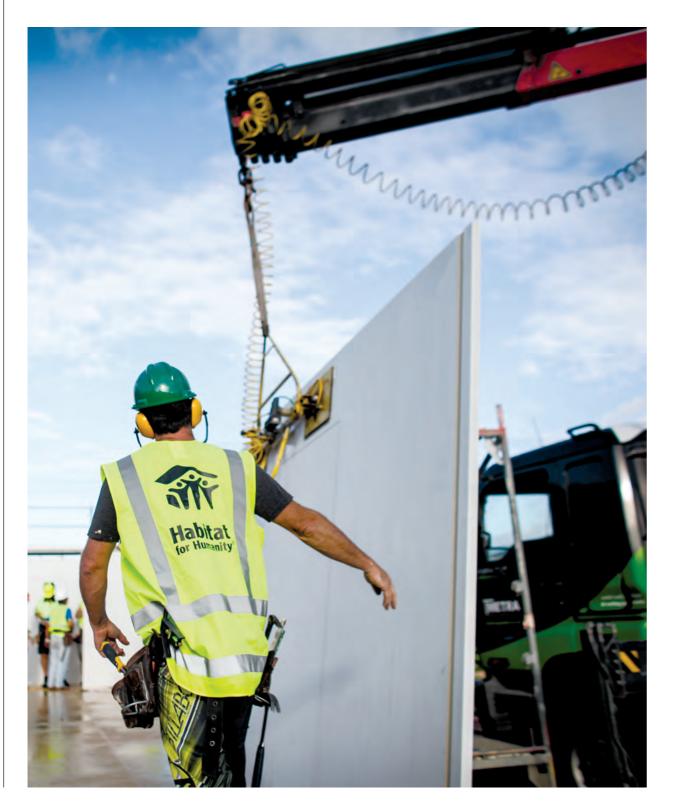
Home renovated by the Home Repair Team on Aotea Great Barrier Island

Revenue Breakdown			
	%	\$	
ReStore	29%	3,180,931	
Gifts in kind	5%	597,316	
Program Income	35%	3,874,721	
Commercial Income	2%	169,650	
Grants	16%	1,736,900	
Family rental	2%	226,922	
Donations	3%	278,020	
Gain on sale of homes	4%	446,778	
Finance	4%	491,454	
Other	1%	81,098	
Total Revenue	100%	11,083,789	

Expense Breakdown			
	%	\$	
Gifts in kind	6%	597,316	
Program Expenses	24%	2,328,356	
Net Qualifying Rent	1%	120,992	
Staff Costs	36%	3,547,366	
Levies & donations	2%	220,705	
Depreciation	2%	193,614	
Property Expenses	2%	202,198	
Rent	6%	572,785	
Vehicle Expenses	1%	129,768	
IT Expenses	3%	294,764	
Finance	7%	668,034	
Other	9%	893,520	
Total Expense	100%	9,769,418	
Profit		1,314,371	

70 annual report 2023

Our funders, supporters and donors, 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 the support they have provided over the year.



partners









spotlight on supporters

funders



























































sponsors and supporters































71 72 Habitat for Humanity Northern annual report 2023



Thank you

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

To all those too numerous to mention, thank you for helping Habitat Northern build strength, stability and independence through shelter.

Tāmaki Makaurau Auckland

0800 422 4828



northern@habitat.org.nz



8 Ormiston Rd, Ōtara, Auckland

Tai Tokerau Northland



09 438 2250



northern@habitat.org.nz



50B Kioreroa Rd, Whangārei

Habitat for Humanity Northern 73 74 annual report 2023