

Mā te whakaruruhau hei whakamana Through shelter we empower



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Message from the Chair and Group CEO

What a year it has been for Habitat for Humanity New Zealand. We have had significant achievements both here in Aotearoa and in the Pacific and abroad, none of which would have been possible without the generosity and commitment of our donors, partners and supporters. A huge congratulations to our Affiliates across the country for their success in our Progressive Home Ownership programme this year along with the other programmes they deliver to support Kiwis in housing need to have a warmer, drier and safer home. Habitat New Zealand welcomed 10 families onto their home ownership journey, with 23 families closing on their journey and becoming homeowners. This is what our work is all about and it has been a privilege to walk alongside these whānau.

This has been a challenging year for many Kiwis. In August 2021 we faced another Covid-19 lockdown, highlighting the crucial role that safe and decent shelter plays in all our lives. We know there is a housing crisis - but what is causing the problem and what are the solutions? If we primarily see housing as a commodity or investment opportunity, we forget that houses are for people, and people make it a home.

This past year we have set out to encourage conversation around how we view and talk about housing; moving the conversation away from housing as simply an economic problem. The housing system is complex and inter-related, if we continue to focus on one part of the problem, we are not addressing the key areas that make a fully functioning system. We all have a role to play, and we need to own the problem so we can begin to solve it together. Let's change our approach to housing by putting people at the centre.

This May we celebrated one year of our partnership with AMI Insurance, a partnership formed with the mutual goal of creating safe and healthy homes together. This financial year we worked together to create the Inaugural Aotearoa Housing Survey, and the results revealed a stark reality; several hundred thousand New Zealand homes are cold, damp and expensive to heat. See more on the survey and our partnership with AMI on page 9.

In December 2021 we officially launched our five-year Negotiated Partnership Programme with the Ministry of Foreign Affairs and Trade at the Inaugural Samoa Housing Forum. Despite significant challenges posed by Covid-19 impacting our work on the ground, we were able to adapt and focus our work this year on our sector and societal outputs, including housing forums, housing research and assessments, and capacity building.

The beginning of 2022 was devastating for our Tongan neighbours. The eruption of underwater volcano Hunga Tonga-Hunga Ha'apai and following tsunami on January 15th caused catastrophic destruction to homes and livelihoods. We ran a disaster appeal which, thanks to the incredible support of our donors, was the most successful disaster campaign we have ever run, raising over \$750,000. See page 13 for details on our response.

Alongside the wider international Habitat for Humanity network, we went to appeal earlier this year to raise funds to support refugees fleeing Ukraine. The Habitat network in Central and Eastern Europe is well positioned to respond to this need, and all funds raised for our Ukraine Emergency Appeal go directly to their response fund, which has globally raised a total of over \$14 million NZD. See page 17 for more information on Habitat's response.

We would like to acknowledge and thank the Habitat for Humanity New Zealand Board for their support during the year.

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

Nga Manaakitanga,



Alan Thorp
Group Chief Executive
Habitat for Humanity New Zealand



Glen Cornelius
Chair of the Board
Habitat for Humanity New Zealand

Our mission, vision and values

Mission



Vision

Our vision is a world where everyone has a decent place to live. We believe in giving whānau a hand up, not a handout. We work in partnership with whānau in need of decent and affordable housing to make positive and lasting change.

Values - Nga ūara

Demonstrate 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 kāinga

Promote dignity and hope

Mana ake

Support sustainable and transformational development

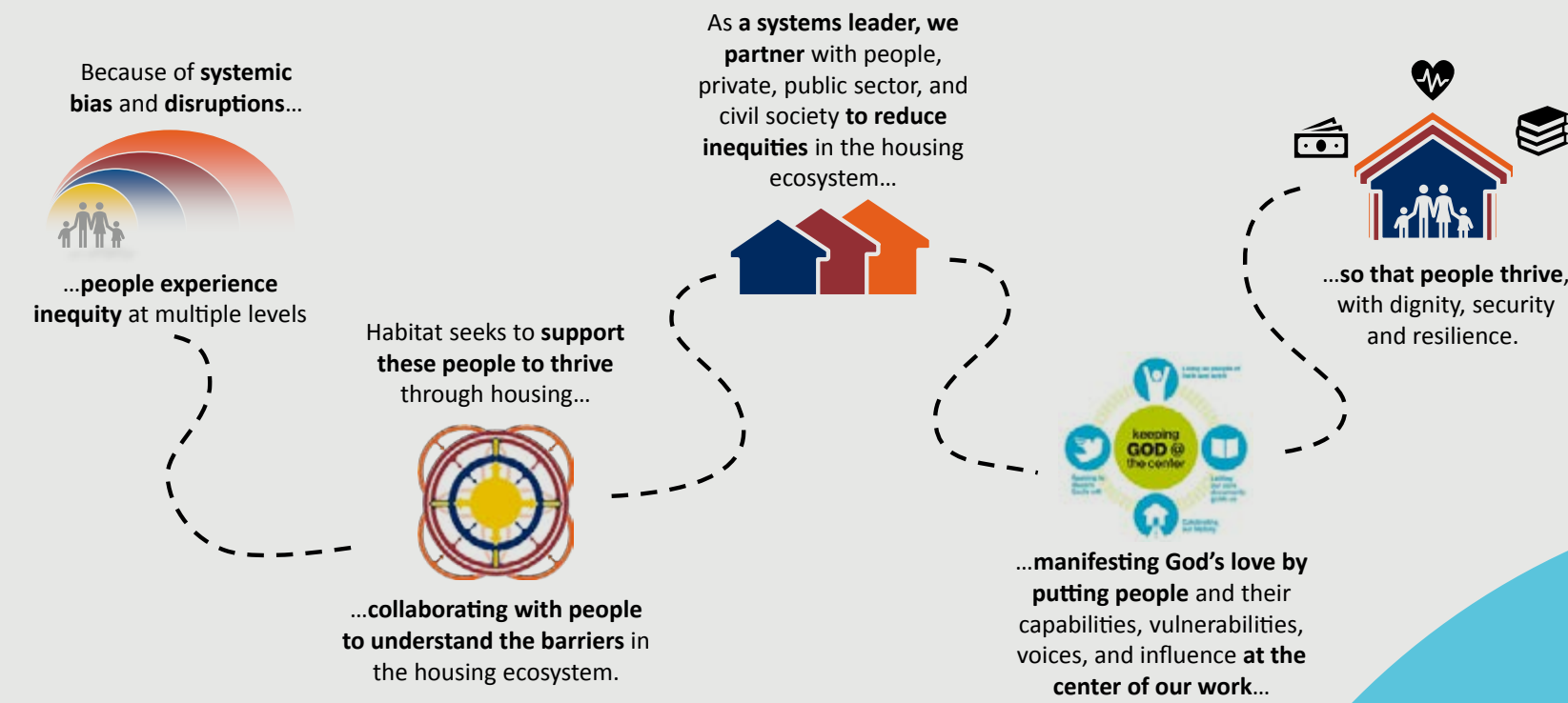
Kia tautoko i te whanaketanga

Through shelter, Habitat works to eliminate barriers to a better, healthier, and 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 self-reliance they need to build a better future for themselves and for their families. In New Zealand, we support thousands of whānau across the country each year, through programmes such as Progressive Home Ownership, Home Repair, Healthy Home Initiatives, and more.

Habitat's Theory of Change

The International Theory of Change is designed to reflect Habitat's vision and mission. It provides high-level direction that unifies our work and drives us towards a greater long-term contribution, and deeper impact in the communities we serve. The Theory of Change evolves our understanding of how to address inadequate housing worldwide, specifically by:

- Placing **people at the centre of all our work** and highlighting their role in defining and realising the ways they will improve their lives.
- Asking us to start our work by **examining the root causes of inadequate housing**, from the power imbalances caused by systemic bias to disruptive trends and events.
- Compelling us to **apply a housing ecosystem lens** (see pg. 15) to our work, helping us to understand the factors that support or hamper people on their housing journey.
- Helping us to link our specific programmes with the larger **outcomes and impacts** we envision.



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. In New Zealand, Habitat's mission is delivered through our network of Affiliates, each committed to delivering shelter outcomes in their local communities.

Our eight Affiliates run programmes in their local areas while working collaboratively to achieve Habitat's mission here in New Zealand.

Find out more about the work of each Affiliate on our website: www.habitat.org.nz

Our local Habitat offices run a range of housing programmes to suit the housing needs of the communities they work in. Here are some examples of the incredible impact our Affiliates have had on their local communities this financial year.

Nelson's Stoke Development

In 2022, the Nelson team announced they will be building 14 new homes on a large section in Stoke. Twelve of the townhouses will be made available to families as part of our Progressive Home Ownership programme, while the other two homes will be social rentals. The townhouse community will be a shared space with a range of family facilities such as a playground, BBQ area, and a shared workshop and garden.



Providing Curtains for Auckland Whānau

In the past financial year, Habitat Northern provided 349 families with curtains, ensuring their homes are warm and dry. "The new curtains are beautifully made and are just amazing. The room instantly smelt different. My asthma and allergies have improved. So, so grateful. It can sometimes be hard to ask for help," said a Curtain Bank recipient.

Revitalising Kihikihi Retirement Village

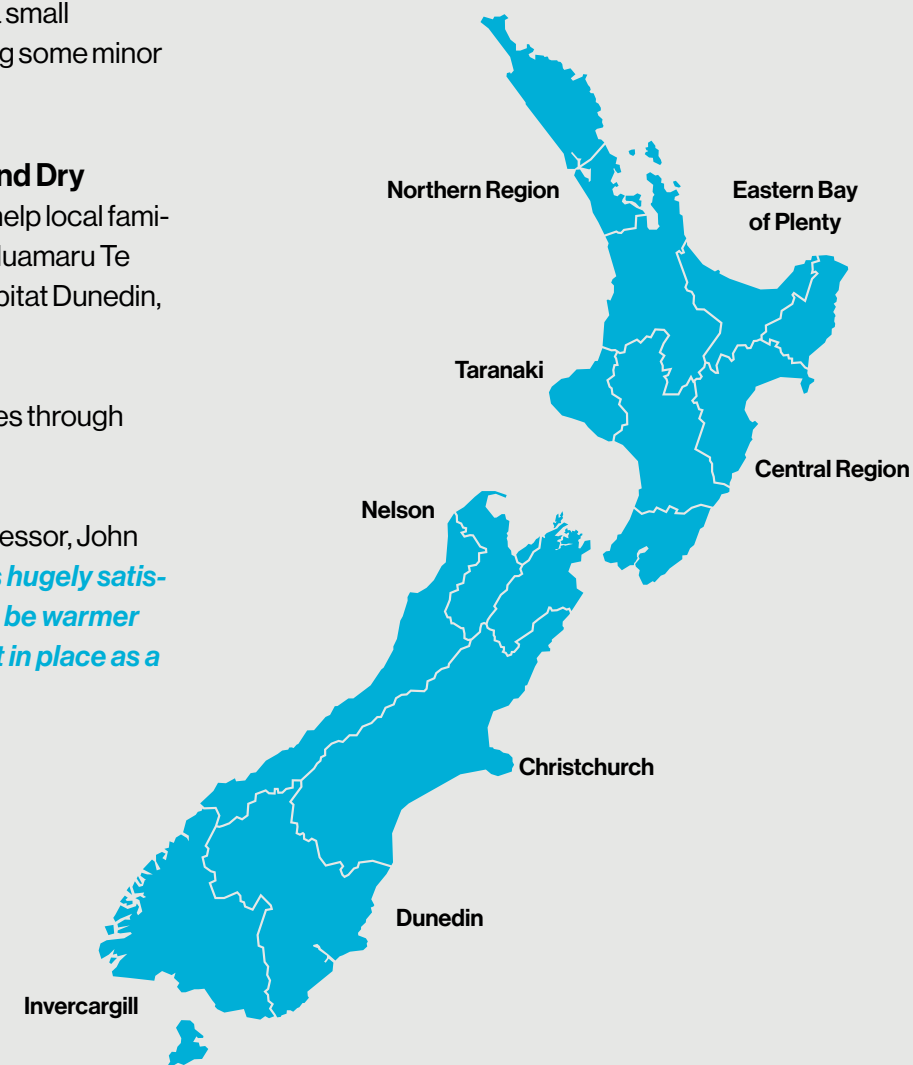
January 2022 marked one year since Kihikihi retirement village Alma Brotherhood Court became part of Habitat Central Region. The village consists of 10 stand-alone one and two bedroom homes, each owned by residents. In December 2021, construction and gardening maintenance was required at the site. A team from BODCO Dairy volunteered to help Habitat with the job, spending a day water blasting, giving a makeover to a small kitchen garden, trimming hedges, and doing some minor construction repairs.

Ensuring Dunedin Homes are Warm and Dry

Habitat Dunedin's team is working hard to help local families to have warm, dry homes through Kia Huamaru Te Kaika; a joint housing initiative between Habitat Dunedin, Te Whatu Ora Southern and Aukaha.

The Dunedin team has supported 49 families through the programme since April 2021.

Habitat Dunedin's Home Performance Assessor, John Thomson shares, *"More than anything, it's hugely satisfying knowing these families are going to be warmer and healthier due to the measures we put in place as a part of healthy homes"*.



The Inong family visited the building site in Christchurch in May 2022 to get a first-hand view of where their home will one day stand.

Our national impact

81

Houses repaired

1,456 in 2020-21**

79,517

Volunteer hours

108,806 in 2020-21

10

New homes added to our PHO* programme

10 in 2020-21

82

Families in our PHO* programme

95 in 2020-21

23

PHO* families settled the purchase of their home

28 in 2020-21

117

Families in social rental housing

119 in 2020-21

5,125

Curtains provided

4,066 in 2020-21



*Progressive Home Ownership

**This variance is due to a change in the way we will calculate this figure going forward

Progressive Home Ownership

Kickstarting families on a home ownership journey

Our Progressive Home Ownership (PHO) programme has been revitalised over the past couple of years due to the Government's \$400 million interest-free loan facility managed by Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development, which Habitat and other members of the KiwiBuy group successfully lobbied for in 2019/2020.

Through this facility we have secured in excess of \$22 million as an interest-free loan, to part subsidise the build of 73 homes over the next couple of years. An initial sum of \$8.25 million was secured in FY21 and an additional \$13.8m in FY22.

Since securing access to this funding in FY21, 16 families have moved into the home they will one day own, another 15 have been selected to partner with Habitat and a further 42 houses are in the pipeline to be built or purchased over the next couple of years.

These homes are in Dunedin, Christchurch, Nelson, Wellington, Bay of Plenty and Auckland.

In the past financial year, a total of 23 families settled with Habitat on the purchase of their home to officially become home owners and be in a position to secure and service a mortgage themselves. In our home ownership programme families know they have security of tenure and a healthy home to live in while becoming mortgage ready over a period of about 10 years.

Habitat homeowner settles four years ahead of schedule

Dana settled her home with Habitat Northern Region in March 2022, four years ahead of schedule. Before moving into their Habitat home, Dana and her children were living in a cold, wet and mouldy house, and her children's health suffered as a result.

"Once we moved into our Habitat home the house was so warm, we could feel the difference in the air, it felt dry. We felt safe."

"This home revitalised the drive I have in myself that anything is achievable with a little hard work. [...] I no longer have to worry about losing my home. Habitat helped me and my kids step up. They have given my family and their future families the biggest gift, whānau stability."

House dedication and handing of the keys for four families in Pukekohe

In April 2022, four families celebrated the handing over of the keys with emotion filled dedication ceremonies in Pukekohe. Alongside our team and delivery partners, and their families and friends, the families came together to mark the start of their home ownership journeys.

Meletoa, Toelau and their four children had a moving powhiri and unveiling of the pou whenua (land post), which now stands proudly in their front yard.

"It reflects a new beginning, somewhere we can finally settle and call home. Our children now have a place of their own and being able to secure that for them as parents is the best feeling ever."

For solo parent Mark and his family of three, all avenues to home ownership had seemed unachievable.

"There is now a sense of achievement and pride in having a home that the boys and I can call ours. It will provide us with stability and security in our future."

Emily sadly lost her husband three years ago. For her and her daughters, *"home ownership means a revolution for our family into generations to come. We are excited to have a bright future and new purpose in life."*

Two families set to begin their journey with Habitat Christchurch

This year Habitat Christchurch has been hard at work on the construction of two three-bedroom homes on Rollesby Street in Hoon Hay. Two families have now begun their Progressive Home Ownership journey and moved into the homes they will one day own.



"Home ownership means a revolution for our family into generations to come. We are excited to have a bright future and new purpose in life."

Home Repair Programme

This financial year, Habitat supported 81 Kiwi families through the Home Repair Programme, which is an affordable, no-interest solution for modest-income homeowners struggling to afford critical maintenance and repair work. This programme is made possible with the support of BNZ, who supported Habitat with a \$1 million interest-free line of credit. Our Habitat tradespeople and trusted contractors assess and carry out the work, and homeowners pay us back at no-interest, across a five-year period.

Increased Independence for Stuart

Following a motorcycle accident in 2011, Stuart found his Peria home was no longer fit for purpose. His ability to use the kitchen and bathroom were severely limited and Stuart relied heavily on his carers. Thanks to Habitat Northern Region, Stuart's kitchen and bathroom were transformed. His bathroom was made more accessible, benches and sinks were lowered to an accessible height, and doors were adjusted to allow Stuart to move around his home with ease. Stuart can now independently prepare kai for his mokopuna and enjoy making his morning cup of coffee.

"The work that has been done in the bathroom is magic. I can now use the sink in my wheelchair. This means I can shave again. For some people that's normal but not for me. Now everything is available to me. My kitchen was not appropriate for me but now it is perfect. I could not ask for anything better."

Repairs made to Simone and Taiaiu's home, a thoroughfare for their community

Simone, her mother Taiaiu, and extended whānau of eight had been living with ongoing water leaks and other interior problems for years, with the stress weighing heavily on the family.

"A broken tap meant that water had leaked and rotted the kitchen floor, and the shower frame was rotting [...] When we noticed that something was broken we would fix it, but it got to the point where the floor was falling through and we just did not have the funds."

"Habitat was a ray of sunshine," shared Simone. "It meant someone had our back in this. It was a saving grace [...] These repairs have lifted a whole lot of things we were worried about. Not only is this a home for ten people but we have nieces and nephews visiting all the time. Our house is a thoroughfare for the community."

Central team make critical repair work to Rachel's home

After putting up with overflowing spouting and a leaky roof for eight years, Rotorua homeowner Rachel got much-needed home repairs through the Habitat Central team. Her home's obsolete spouting was constantly overflowing during heavy rains and had damaged the house, but on-going financial limitations prevented her from making the repairs. Habitat Central installed new spouting and drainage.

"For the first time in a very long time, I didn't have to worry about the house flooding, or any major problem during heavy rains [...] The people I dealt with were really helpful and felt like they were genuinely interested and wanted to help with the issue."

Critical repairs for family of eight in Christchurch

The Habitat Christchurch team made life-changing repairs to the home of a family of eight in Somerfield. A grandmother and her seven grandchildren, for whom she had permanent care of, were living in a home unsuitable to their needs. The team made critical repair work to the home.



Creating safe and healthy homes with AMI Insurance



Celebrating one year of partnership with AMI Insurance

May 2022 marked one year of our national partnership with AMI Insurance. This partnership was formed with the mutual goal of creating safe and healthy homes together. We are so grateful for AMI's commitment to our mission, and we can't wait to see our partnership continue to grow.

Celebrating the wonderful 'Humans of Habitat'

AMI has been showcasing the amazing work of the wonderful 'Humans of Habitat' as part of an ongoing social media campaign to enable Habitat to raise awareness of its work and tell its story to a broader audience. Through the voices of staff and volunteers, this series focused on what drives them to do what they do for Habitat every day and why they enjoy putting their skills to use to support families in housing need. We are inspired every day by the awesome humans in our organisation. See page 10 to read these stories.

The Aotearoa Housing Survey by AMI and Habitat New Zealand

In June 2022, we released the results of our inaugural [Aotearoa Housing Survey](#) created in partnership with AMI Insurance. The survey results revealed a stark reality; several hundred thousand New Zealand homes are cold, damp and expensive to heat.

The Aotearoa housing survey by AMI and Habitat For Humanity NZ



Creating safe and healthy homes together.



▲ Watch this clip to see the key insights from the survey

- About 265,000 NZ households (14%) are concerned their home is too cold in winter.
- About 370,000 NZ households (19%) find it difficult to heat their home over winter.
- A third state that their winter power bill is excessive.
- 145,000 households (8%) all stay in one room and only heat that room
- Sadly 4% reported needing to sleep in one room when it gets very cold in winter
- 42% of Kiwi households are worried about dampness in their home and almost 1 in 10 households are concerned about significant mould.

Following the release of these survey results, Group CEO Alan Thorp appeared on The AM Show in June 2022 to showcase Habitat's work with AMI and the survey. [Watch his appearance here](#)

"As a community housing provider, Habitat's goal is to make a positive difference to New Zealanders, especially those facing some of the biggest challenges the survey recognizes, and we can offer practical steps Kiwis can take to protect their homes, whether they own or rent them" - Alan Thorp.

Pictured left to right: Carley Young (AMI), Amanda Whiting (Chief Executive AMI NZ), Conrad LaPointe (Habitat Northern Region CEO), Annita Patel (AMI), Kevin Hughes (AMI) and our Group CEO Alan Thorp, attending a Progressive Home Ownership family dedication in Pukekohe, Auckland





The heart and soul of Habitat, our volunteers

Habitat programmes, run by the regional Affiliates, are made possible by passionate and committed volunteers that share our vision of everyone having a decent place to live. Thanks to our partner AML for showcasing and sharing some of our volunteer's stories in the **'Humans of Habitat'** series over the past year. Here are just some of the volunteer stories.

One in a million: How a kind-hearted retiree is still serving the community

Former mechanic Sandy Kelman, 85, is eager to help his community in any way he can, so he volunteers his time to deliver meals to the elderly, many of whom are younger than him. Sandy is a resident at Habitat Central Region's Freeman Court in Te Awamutu, which provides accommodation for older people who want to live independently but with some external support. On Thursdays, Sandy loads up his car and distributes food to more than a dozen residents, most of whom live alone.

Volunteer Neville uses his woodworking skills to help those in need

For 79-year old Neville Reo, running his joinery shop at Whangarei's ReStore means he can continue to use his skills from a 40-year career in the building industry. For the past six years and counting, he upcycles donated pallets into various handcrafted wooden items which are then sold at the ReStore. "Anything I can think of" he says, "to utilise every last bit of wood."

Habitat volunteer superstar Taylor

Taylor Kennard volunteers with the Habitat Northern Region on the build team, dedicating her time to help make Auckland homes warmer, drier and safer. During her time with Habitat, Taylor was also accepted into the Habitat Young Leaders Regional Volunteer Corps, a group of highly capable young leaders from across Asia Pacific advocating for change. This work has given her a sense of how important a home is for everyone.

"It's easy to go about your life and not be aware of others. When you're volunteering to help someone, you take on how they feel about housing and how hard it can be for them. I feel really privileged... It makes me feel like I'm making a difference."

"It's easy to go about your life and not be aware of others ... It makes me feel like I'm making a difference."

Shop, donate and volunteer at 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.



Investing in ReStores

Keeping our community-facing ReStores representative of Habitat is increasingly important as we grow our recognition throughout New Zealand. In February 2022, the Panmure ReStore underwent roof repairs and cosmetic renovations to future-proof the structure and look. “This will give the building a fresh, clean and modern look that will carry us forward for years to come” says Annie Hurley, ReStore Operations Manager. This financial year, the Habitat Nelson ReStore team has developed a bespoke ‘DIY’ section on its site. Housed under a new 432 m2 structure, Nelson customers will be able to shop for their home projects and renovations, finding items such as bathtubs, window frames, doors, pipes, bars, and cupboards for an affordable price. This makes materials for renovations and essential home repairs more accessible for customers as well as creating a space to increase income-generating inventory.

AMI Insurance staff ReStore Volunteer Day

Our partnership with AMI continues to benefit various facets of Habitat. The first team of AMI Insurance staff volunteered at the Sydenham ReStore in Christchurch in July 2021. The team worked hard to sort through a huge pile of clothing at the ReStore and organise it into different categories ready to be sold on the shop floor. Also in July 2021, another AMI volunteer team also helped at the Panmure, Auckland ReStore. Having many extra hands in our ReStores allows the stores to work efficiently and effectively, ultimately making an impactful contribution to our wider mission.



Our overseas impact

5

Houses repaired
480 in 2020-21

4

New houses built
36 in 2020-21

9

Communities trained in Safe Shelter Awareness for 206 participants

44 communities for
894 participants in 2020-21

176

Vocational trainees
1325 in 2020-21

5

Communities trained in specific building techniques on how to improve cyclone resistance shelter for 96 participants.

44 communities for
724 participants in 2020-21

5

Communities Evacuation Centre projects sponsored

5 in 2020-21

\$1.3 Million

to help with community projects across Tonga, Samoa and Fiji

\$2.79 million in 2020-21



Work in the Pacific region was considerably slowed down due to the impact of Covid-19 and accompanying lockdowns during the year ended June 2022.



Our disaster response work is more than simply rebuilding homes. It's about engaging and empowering the local community to be shelter-resilient, while partnering with experienced Tongan organisations to grow with us as we undertake the response together.

Our Tonga Disaster Response

Tongan families lost their homes and livelihoods following the devastating eruption of Hunga Tonga-Hunga Ha'apai volcano and subsequent tsunami in January 2022. Thanks to the generous support of many Kiwis and the New Zealand Government, we were able to raise more than \$750,000 to respond to the disaster; one of the most successful fundraising campaigns for Habitat in New Zealand.

Our approach when responding to disasters is thoroughly considered beforehand. Rather than rushing into an immediate response, we take a series of steps to ensure that we are responding where the need is greatest, in the most impactful way. Our intention is not simply to rebuild from the disaster, but to look beyond the disaster to address wider issues related to housing inadequacy, and how our response can look to address those at the same time.

This process involves extensive consultation with local communities and established organisations. In 2022 we formed a new partnership with the Tonga Institute of Science and Technology (TIST) to deliver a programme of training, which will enhance local community knowledge in Build Back Safer (BBS) methods.

Through this partnership, Habitat will provide 20 second-year carpentry students with the practical experience to put their training into action to help build up to 12 homes for vulnerable families affected by the tsunami.

In August 2022, Group CEO Alan Thorp and team members Kate Holgate (Sector and Societal Manager) and Lou Maea (Technical Manager) visited Tonga to celebrate the formal signing of the TIST partnership. The team met with TIST Principal Talanoa Hafoka, Director of

Education Ponepate Taunasila, Acting Principal of TIST Tavite Tonga, Deputy Principal Emeline Vakalahi, TIST students and tutors, and CEO of the Ministry of Education and Training, Dr Tangikina Moimoi Steen.

Alan and the team were also honoured to meet with the Prime Minister of Tonga, Hon. Hu'akavameiliku Siaosi Sovaleni. This was a great opportunity to brief the Prime Minister on the project and the plans for implementation.

TIST is also undertaking new research with support from Habitat Fiji, to look at locally available materials for potential use in future repairs and rebuilds. This will strengthen the community's ability to respond more quickly and in a more cost-effective way to future events.

This is how we ensure long-term impact; Tongan students can rebuild and repair damaged homes in their communities, and train others in their community with much needed skills to repair and strengthen their own shelters.

Our disaster response work is more than simply rebuilding homes. It's about engaging and empowering the local community to be shelter-resilient, while partnering with experienced Tongan organisations to grow with us as we undertake the response together.

This is how we build strength, security and self-reliance through shelter.

Tonga rebuild house design

Our disaster response will focus on the most vulnerable families, particularly those with disabilities. As we drew up housing designs with the support of Habitat Fiji, accessibility was a key factor.

Building resilient shelter in the Pacific

Many Pacific communities face poor living conditions from inadequate and unsafe shelter. Each year from November to April their homes are threatened by cyclone season, bringing damage and destruction. Combined with remote location, inadequate infrastructure and limited access to building materials, safe and decent shelter is difficult to come by.

Therefore, it was exciting to officially launch our five-year, NZD\$9.1 million Negotiated Partnership (NP) programme at the Inaugural Samoa Housing Forum, on 2nd December 2021. The forum was attended virtually by our Group CEO Alan Thorp, the NZ High Commissioner Dr Trevor Matheson, and industry representatives. It was an honour to have the Hon. Prime Minister of Samoa, Afioga Fiamē Naomi Mata'afa, give the keynote address and formally launch the programme, at the in-person ceremony in Samoa.

This financial year, Habitat New Zealand has worked with 206 community members through Participatory Approach to Safe Shelter Awareness training in Samoa and Fiji, and 96 participants in Build Back Safer Training. A total of 176 community members also received Financial Literacy training as part of our NP partnership with the New Zealand Ministry of Foreign Affairs and Trade.

These programmes include Water, Sanitation and Hygiene training (WASH). Since 2020, this has been extended to include Covid-19 awareness and preparedness training. Through this programme, community members acquire basic plumbing training, install better and cleaner handwashing and toilet facilities, and make sustainable improvements to their water supply facilities.

In April 2022, our Sector and Societal Manager, Jen Johnstone visited our partner communities in Fiji, who had previously participated in these programmes. In Sauniveiuto Village, one community action taken post-training was the improvement of their handwashing facilities, connecting a rainwater harvesting tank to the community handwashing station to increase access to these facilities. Multiple people can now use the basin at the same time, store soap at the basin, and there is now proper drainage.

The people-centered nature of our programmes ensures that community members are empowered decision-makers. It's through programmes like PASSA, BBS and WASH that we break the cycle of shelter inadequacy and enable long-term, generational shelter resilience.

Making impact amidst challenges

Our Pacific partners have faced significant challenges during the financial year which has impacted the implementation of our programming. Both Samoa and Fiji were significantly affected by Covid-19, with lockdowns, travel bans, curfews, and staff illness. This meant that community activities like PASSA and BBS were significantly delayed, reducing the overall number of community level outputs this financial year. Despite these challenges, our partners were able to adapt and focus on what could be achieved within their sector and societal work. This included holding Housing Forum events in Fiji and Samoa, participating in the Asia Pacific Housing Ecosystem Community of Practice, housing research, housing ecosystem assessments, and organisational capacity building such as staff training and development activities.





Fa'ala is giving a voice to people with disabilities in her community

Fa'ala was born and raised in Gataivai, Samoa, and is an active member of the Aualuma group of unmarried women within her community. Despite the challenges of living with a physical disability, Fa'ala completed her secondary schooling up to year 12.

She went on to participate in our PASSA and BBS programmes, facilitated in partnership with ADRA Samoa, which she says has allowed her to give a voice to people with disabilities in her community. She recognises her strength is to speak publicly with courage, to deal with discriminatory attitudes toward her.

Reflecting on her participation in the training, Fa'ala shared; ***"For me, the value and importance of the training is the ability for people to express their thoughts and feelings freely."***

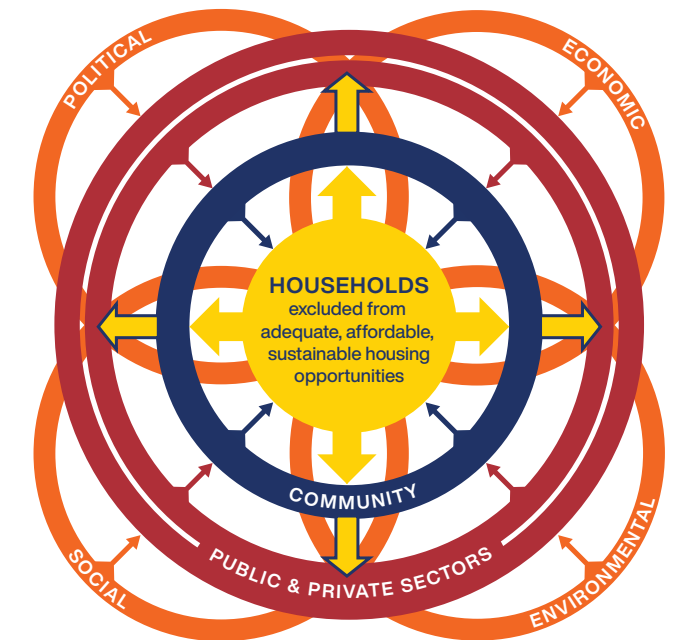
Fa'ala's participation illustrates the importance of inclusion of people with disabilities, and the understanding that despite one's disability, they can still contribute their knowledge, talents and ideas to community projects. Fa'ala shared that the low status of people with disabilities in Pacific communities often means they are less likely to be elected to leadership roles, however PASSA and BBS training gives them the skills and opportunity to be seen and heard by their community, hopefully leading to changes in negative attitudes and behaviour.

Rebuilding from Tropical Cyclone's Yasa and Harold Fiji

In 2020 Fiji was struck by two Category 5 tropical cyclones; Cyclone Harold in April, and Cyclone Yasa in December. While restrictions due to Covid-19 made it difficult to do work on the ground this past financial year, we were still able to build three new homes as part of the Cyclone Yasa rebuild. We also carried out critical repair work to six homes damaged by Cyclone Harold.

The Housing Ecosystem

In connection to the Theory of Change (pg. 4) The Housing Ecosystem encompasses the stakeholders, processes, structures, mindsets and conditions that influence access to affordable housing. This approach to our programming enables changemakers, as well as Habitat staff and partners, to think more holistically, and consider the interventions that can address the real root causes, as we look at all the aspects that affect access to housing.



This financial year, Housing Ecosystem assessments have commenced in Fiji, Samoa and Tonga, to inform our programming direction for the remaining years of our Negotiated Partnerships contract. We have researched and documented the key issues that affect how people live in Tonga, Samoa and Fiji and how these issues affect their access to adequate housing, including gender biases, security of land tenure, access to power and water and access to construction skills.

Beyond Homeownership

Palhashsada's story of devotion and inspiration

The 2015 Nepal earthquakes and subsequent floods caused major, widespread devastation that still affects thousands of families across the country. Habitat for Humanity New Zealand partners with local communities, Government agencies, and NGOs to help build a brighter, stronger future for Nepal. Our commitment is to provide ongoing, long-term assistance to families still living in inadequate and temporary structures. Our Nepal fundraising appeal helps to enable our in-country partner Habitat Nepal to make a real impact to the families we partner with.

Palhashsada, a mother of four girls, belongs to one of the most marginalised families in the eastern lowland region, Sambhunath Rural Municipality in Nepal.

Until a few years ago, her family had been sheltering in a temporary refuge made of hay and mud. Palhashsada strived to buy land and build her own house, yet only earned between NZD \$1.90 - \$2.50 a day. She would take on several seasonal agricultural jobs to provide for her daughters, walking nearly three hours each day to the jungle to fetch heavy bundles of wood to sell at the market, carrying them on her head.

When the Habitat Nepal team started the construction of homes in Sambhunath, Palhashsada was delighted to become the new homeowner of a cement, bamboo framed home. "This whole process of owning a home has been incredibly exciting and emotionally rewarding for our family," she shared.

Owning a decent home has given Palhashsada's family the security and self-reliance to also accomplish other goals. Palhashsada's four daughters are receiving quality educations, a large accomplishment in a country where 70% of girls have dropped out of school by age 16. She is proud to give her daughters the opportunity she never had, "I am the only woman in my community to be able to provide education for my daughters and help them reach university!"

She says she hopes her and her daughters can contribute to their communities by spreading hope and inspiring other girls and women.

Over a period of two years, Habitat Nepal has worked with 14 families in Saptari, Sambhunath Rural Municipality, to build cement bamboo framed cottage homes.

This year, Habitat for Humanity New Zealand has supported Habitat's work in Nepal with a contribution of \$50,000.



Habitat's response to the crisis in Ukraine

Since the conflict in Ukraine began earlier this year, millions of refugees have fled the country, resulting in an urgent need for emergency and longer-term shelter.

The Habitat for Humanity network in Central and Eastern Europe was well positioned to respond to this need, reducing the vulnerability of refugee families by supporting those on the move with emergency shelter, and helping them advance towards a more permanent and durable place to live.

Habitat New Zealand has raised \$5,000 for our Ukraine Emergency Appeal, which goes directly to the wider Habitat network in Central and Eastern Europe. Internationally, Habitat has raised more than \$14 million NZD.



During the first months of the crisis, Habitat was quick to respond at the borders of Ukraine-neighbouring Poland, Romania, Hungary and Slovakia. In Romania, Habitat secured hotel accommodation for more than 1,000 refugees, and distributed 3,000 emergency travel kits which included power banks, sim cards, socks, masks and transportation vouchers; all to make the tiresome journey that little bit easier. Habitat Poland is operating a housing help kiosk in one of Warsaw's main transit stations, matching refugees with mid-term accommodation listed in a city database of 4,000 households willing to host displaced families.

To meet refugee's longer-term shelter needs, Habitat has been working closely with government officials and partners. Habitat Poland is offering housing and construction expertise to governments and partners as part of an 'Empty Spaces' campaign, repurposing empty buildings such as unused schools and factories into accommodation. In Warsaw, Habitat is planning to expand a 'social rental programme' where units are leased and then rented at an affordable rate to tenants who can't afford free-market rates. Watch the clip below for more details, and to hear a first-hand account from a Ukrainian family supported by Habitat.



Thank you to our supporters

It is only through the generosity of our supporters that the work detailed in this report was possible. Thank you to all our supporters, donors and [partners](#) for your dedication to our mission, and our vision of a world where everyone has a decent place to live.



ASSA ABLOY



ecostore



Financial Statements Summary

Habitat for Humanity New Zealand Limited (“Company”) and Affiliates (“Group”) are providers of housing solutions to partner families in need. The Group is affiliated to Habitat for Humanity International who seek to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action.

The Group is designated as a Public Benefit Entity for financial reporting purposes.

Basis of Preparation

The Summary Financial Statements are extracted from the Habitat for Humanity New Zealand (And Affiliates) Group Consolidated Financial Statements for the year ended 30 June 2022. The full Consolidated financial statements were authorised for issue by the Board of Directors on 9 November 2022

The Group Consolidated financial statements for the year ended 30 June 2022 have been prepared in accordance with Tier 2 Public Benefit Entity (PBE) Financial Reporting Standards as issued by the New Zealand External Reporting Board (XRB). They comply with New Zealand Equivalents to International Public Sector Accounting Standards Reduced Disclosure Regime (NZ IPSAS with RDR) and other applicable Financial Reporting Standards as appropriate for Public Benefit Entities.

The Group is eligible to report in accordance with Tier 2 PBE Accounting Standards on the basis that it does not have public accountability and annual expenditure does not exceed \$30 million. The Group is deemed a Public Benefit Entity for financial reporting purposes, as its primary objective is to provide services to the community for social benefit and has been established with a view to supporting that primary objective rather than a financial return. The Group Consolidated financial statements have been prepared on a historical costs basis, except for assets and liabilities that have been measured at fair value. The accrual basis of accounting has been used unless otherwise stated and the financial statements have been prepared on a going concern basis.

The functional and presentation currency is in New Zealand Dollars (NZD) rounded to the nearest dollar.

The Summary Financial Statements have been prepared in compliance with the Public Benefit Entity Standards (PBEFRS 43).

Because of their aggregated and summarised nature, these Summary Financial Statements do not include all the disclosures provided in the Group Consolidated financial statements and cannot be expected to provide a complete understanding of the Company as is provided from the Group Consolidated financial statements. A copy of the Group Consolidated financial statements is available from Habitat for Humanity New Zealand Limited and is available on the Charities website.



Glen Cornelius
Director



Tracey Stevenson
Director

Statement of comprehensive revenue and expense
For the year ended 30 June 2022

	2022	2021
	NZ\$	NZ\$
REVENUE FROM NON-EXCHANGE TRANSACTIONS		
Donations & Grants	877,461	709,240
Grants – Other	3,291,795	937,440
Gifts in kind	136,117	236,355
Total revenue from non-exchange transactions	4,305,373	1,883,035
REVENUE FROM EXCHANGE TRANSACTIONS		
MFAT overseas relief	955,861	2,822,834
Rent from partner families	2,672,004	2,382,617
ReStore sales	11,297,394	11,296,502
Gain on sale of assets	674,220	1,505,369
Other income	2,917,243	3,119,527
Total revenue from exchange transactions	18,516,722	21,126,849
EXPENSES		
Audit fee	105,827	86,245
ReStore expenses	8,216,422	7,814,976
ReStore depreciation	69,288	73,436
Depreciation	770,244	709,487
Specific initiative expenses	2,045,135	5,616,775
Office expenses	285,896	376,503
Tithes -		22,918
Professional services & Insurance	640,268	437,426
Salaries and wages	5,492,183	3,797,884
Property related expenses	2,614,287	889,152
Property subsidy provision	388,188	383,967
General expenses	694,994	364,634
TOTAL EXPENSES	21,322,732	20,573,403
FINANCE ACTIVITIES		
Finance Income	2,176,803	2,333,095
Finance expenses	(1,303,295)	(1,017,068)
NET SURPLUS FROM FINANCE ACTIVITIES	873,508	1,316,027
OTHER GAINS/(LOSSES)		
Gain on distribution received	-	1,549,000
TOTAL COMPREHENSIVE REVENUE AND EXPENSE	2,372,871	5,301,508

Statement of changes in net assets
For the year ended 30 June 2022

	Retained Surplus
Balance 30 June 2021	48,974,708
Total comprehensive revenue and expense	2,372,871
Balance 30 June 2022	51,347,579

Statement of financial position

As at 30 June 2022

	2022	2021
	NZ\$	NZ\$
Current assets		
Cash and cash equivalents	15,111,810	2,617,711
Investments	1,634,470	3,237,939
Inventory	1,138,704	1,158,699
Trade receivables	635,952	1,091,408
Other current assets	-	291,361
Current portion of mortgage receivables	1,500,416	3,145,444
Total current assets	20,021,352	21,542,562
Non-current		
Property, plant and equipment	27,634,139	18,388,642
Properties held to provide social service	19,612,813	15,139,287
Goodwill	130,000	130,000
Construction in progress	6,246,616	8,280,070
Investments	15,936	100,996
Other non-current assets	376,925	1,132,926
Mortgage receivables	8,711,553	9,283,631
Total non-current assets	62,727,982	52,455,552
Total assets	82,749,334	73,998,114
Current liabilities		
Trade and other payables	2,298,367	2,027,452
Bank overdraft	1,160,987	1,215,096
GST payable	203,072	268,322
Grants unspent year end	4,027,642	3,224,298
Employee benefits	341,551	256,571
Tithes payable	632,883	699,246
Property subsidy provision current	-	96,867
Borrowings	2,591,296	2,496,595
Funds held on behalf of partner families	251,720	386,020
Total current liabilities	11,507,518	10,670,467
Non-current liabilities		
Property GST liability	1,061,814	1,198,985
Property subsidy provision	673,997	835,963
Funds due partner families and other payables	162,479	46,934
Borrowings	17,995,947	12,271,057
Total non-current liabilities	19,894,237	14,352,939
Total liabilities	31,401,755	25,023,406
Net assets	51,347,579	48,974,708
Equity		
Retained earnings	48,974,708	3,673,200
Current year Surplus	2,372,871	5,301,508
TOTAL EQUITY	51,347,579	48,974,708

Statement of cash flows

For the year ended 30 June 2022

	2022	2021
	NZ\$	NZ\$
Cashflow from operating activities		
Inflows		
Grants, Donations & ReStore	14,002,067	13,370,892
Finance income	101,545	49,462
Inventory	-	570
Christchurch Housing Initiative	93,452	225,883
Sale of homes	1,688,090	5,091,383
Contract management fees	3,651,648	517,444
Partner family rental income	2,662,413	2,294,650
Mortgage repayments	3,849,411	1,962,014
Other income	545,162	228,684
Outflows		
Overseas projects/relief donations & expenses	996,951	2,732,614
Christchurch Housing Initiative	128,783	160,249
Transfers to HFHI	13,642	15,629
Payment to employees	6,699,752	4,643,959
Payment to suppliers	6,508,065	8,349,668
Finance expense	821,747	365,945
Tithes	484,218	429,194
GST	389,686	751,673
	16,042,844	17,448,931
Net Cash inflow from operating activities	10,550,944	6,292,051
Cashflow from/(to) investing activities		
Property, Plant & Equipment	(13,286,729)	(7,962,852)
Net Cash outflow from/(to) Investing activities	(13,286,729)	(7,962,852)
Cashflow from/(to) financing activities		
Borrowings received	4,041,359	4,523,987
MHUD Loans	2,335,626	2,285,634
Borrowings repayments	(1,092,992)	(1,166,693)
Net Cash inflow from/(to) Financing activities	5,283,993	5,642,928
Cash & cash equivalents/Bank overdraft at the beginning of year	11,402,615	7,430,488
Cash & cash equivalents/Bank overdraft at the end of year	13,950,823	11,402,615

Report of the Independent Auditor on the summary financial statements

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To the Directors of Habitat for Humanity New Zealand Limited

Opinion

The summary financial statements, which comprise the statement of financial position as at 30 June 2022, the statement of comprehensive revenue and expense, statement of changes in net assets and statement of cash flows for the year ended, and related notes, are derived from the audited group consolidated financial statements of Habitat for Humanity New Zealand Limited for the year ended 30 June 2022. In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited group consolidated financial statements.

Summary financial statements

The summary financial statements do not contain all the disclosures required by Public Benefit Entity International Public Sector Accounting Standards (PBE IPSAS). Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited group consolidated financial statements and the auditor's report thereon.

The Audited Group Consolidated Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited group consolidated financial statements in our report dated 9 November 2022.

Other Information

The Directors are responsible for the other information. The other information comprises the annual report (but does not include the summary financial statements and our auditor's report thereon), which is expected to be made available to us after the date of this auditor's report.

Our opinion on the summary financial statements does not cover the other information and we do not and will not express any form of audit opinion or assurance conclusion thereon.

In connection with our audit of the summary financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the summary financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and will request that such matters are addressed.

Directors' Responsibility for the Summary Financial Statements

The Directors are responsible for the preparation of a summary of the audited financial statements of Habitat for Humanity New Zealand Limited in accordance with PBE FRS-43: *Summary Financial Statements*.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited group consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (New Zealand) (ISA (NZ)) 810 (Revised), *Engagements to Report on Summary Financial Statements*.

Other than in our capacity as auditor we have no relationship with, or interest in, the Group.

Restricted Use

This report is made solely to the Directors, as a body. Our audit work has been undertaken so that we might state to the Directors, as a body, those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and Group and the Directors, as a body, for our audit work, for this report or for the opinion we have formed.

Grant Thornton New Zealand Audit Limited



Auckland, New Zealand

9 November 2022



Let's continue to build impact together

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