Annual Report

1 July 2025 – 30 June 2026

CHA
Community Housing Aotearoa
Ngā Whārerau o Aotearoa



All New Zealanders well-housed

communityhousing.org.nz

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About **Community Housing Aotearoa**

Community Housing Aotearoa (CHA) is an incorporated society and a peak body for Aotearoa's community housing sector. A list of our members is in this annual report. Established in 2004, CHA has an important role in placing the community housing sector at the forefront of housing delivery, listening to and advocating on behalf of its members and representing them as one voice.

Company details

Co-Chairs
Lisa Woolley and Fiona Hamilton

Council members
Lisa Woolley (Co-Chair)
Fiona Hamilton (Co-Chair)
Jill Hawkey (Treasurer)
Jordon H. Robertson
James Te Puni
Yvonne Wilson
Alan Thorp
Elizabeth Lester

Our team
Paul Gilberd (CE)
Chris Glaudel (Deputy CE)
David Zussman (Engagement & Support Manager)
Amanda Kelly (Policy & Practice Lead)
Peter Stowers (Pacific Relationship Manager)
Wendy Marr (Communications Manager)
Marjolaine Stranaghan (Programme Analyst)
Genevieve Kunz (Executive Administrator)

Nature of business
To achieve our Vision of 'All New Zealanders well-housed', we advocate for a well-functioning housing system and the realisation of the right to a decent home.

Registered office
Level 11, Ranchhod Tower, 39 The Terrace/
102-112 Lambton Quay, Wellington

Bankers
Kiwibank, Private Bag 39888,
Wellington Mail Centre, Lower Hutt 5045

Accountant
The Bookish Tax Tart

Auditor
Aurora Financials Ltd

Charities Service Number
CC36095

Incorporation number
1583033

IRD number
89-577-874

Report from the **Co-Chairs**





Lisa Woolley and Fiona Hamilton
Co-Chairs

30 June 2026

Kia ora koutou,

Every day in our mahi, we walk alongside whānau and individuals whose lives are deeply affected by access to a safe, warm, secure home.

With housing affordability and homelessness still pressing challenges across the motu, CHA's role as a trusted partner, convener, and independent sector voice remains essential. CHA's 2024–2027 Strategic Plan provides a clear framework for our kaupapa, focusing on a responsive housing system; increased supply of adequate homes; quality providers delivering better outcomes; and an effective, inclusive and sustainable CHA. Council's stewardship has aimed to keep our eyes on long-term system change while supporting management through shifting policy and funding settings.

As lasting change is built on trust, we have prioritised strong relationships across government and the wider housing ecosystem—especially our ongoing partnership with Te Matapihi, honouring tangata whenua leadership and locally led solutions.

A key governance milestone this year included approving CHA's revised Constitution—giving us a strong foundation under the Incorporated Societies Act. Member engagement to inform its development gave us a valuable opportunity to reflect together on the role of the Council, representation, values and accountability. Council has continued to prioritise organisational sustainability, making deliberate investments in capability and assets aimed at long term value for our sector. While strategic investments in workforce development and the CHA Hub contributed to a consolidated deficit at financial year end, CHA retains a strong balance sheet and healthy reserves and Council is focused on long-term resilience and revenue diversification. Looking ahead, Council and staff have begun strategic planning around the capabilities CHA will need for its next chapter.

Council leadership and looking ahead

This year, Vicki Sykes concluded her term as Co-Chair, with Fiona Hamilton stepping into the role

alongside Lisa Woolley. We extend our heartfelt gratitude to Vicki for her wisdom, generosity, and steady leadership through significant organisational and sector change.

No single provider or agency can solve Aotearoa's significant housing challenges alone. The past year has reinforced how vital a connected community housing sector is - and that our collective experience is crucial to informing the decisions and settings that shape our housing system. As Council, we have confidence in CHA's direction and remain committed to backing a credible, courageous, and collaborative organisation. Our sincere thanks go to our fellow Council members, Chief Executive Paul Gilberd and the CHA team, and above all, to you—our members and partners. Your experience, commitment and leadership are the foundations of CHA as we work together to realise our vision that all people in Aotearoa are well-housed.

Lisa Woolley and Fiona Hamilton
Co-Chairs

Report from the **Chief Executive**



Paul Gilberd
Chief Executive

The 2025/26 year was one of steady progress and growing influence for Community Housing Aotearoa. Across our four strategic priorities, we strengthened the collective voice and capability of the community housing sector while continuing to advocate for a housing system that delivers more secure, affordable and appropriate homes.

A more responsive housing system

CHA continued to bring provider experience and independent evidence into national policy discussions. Through our involvement in the National Homelessness Data Project, sector submissions and Select Committee engagement, we helped build a better understanding of housing solutions and the impacts of policy choices.

We spoke out against enforcement-led responses to homelessness and contributed to planning and census reform discussions. We also worked with Te Ohu Whakawhanaunga, regional networks and sector partners to strengthen community voice and advocacy. Our Homelessness and Housing Insecurity Insight Report brought lived experience and practitioner perspectives into the national conversation.

Increasing the supply of affordable homes

We continued to push for more social and affordable housing and for financing and planning settings that make it easier for community housing providers to deliver.

Progress on Reserve Bank prudential settings was an important win for the sector, helping to reduce financing barriers for community housing providers. This followed 10 years of sustained focus on these settings, including numerous submissions and meetings with the Reserve Bank, The Treasury and housing officials.

We also supported members through the introduction of the Government's flexible housing investment approach, advocated for progressive home ownership and inclusionary housing tools, and continued to promote a broad housing continuum that responds to the different needs of households and communities.

Supporting quality providers

Building sector capability was a major focus during the year. CHA completed and launched

the Sector Induction and Tenancy Manager Induction programmes, creating practical workforce resources for providers across Aotearoa. We also received NZQA approval of a formal community housing tenancy manager Level 4 qualification which we are hoping to start in 2027.

Our regional networks, Communities of Practice, member hui and MSD training series continued to bring people together to share good practice, learn from each other and stay up to date. The very successful 2026 CHA Conference and Pacific Housing Symposium also provided an important opportunity for connection, learning, leadership and partnership across the sector.

An effective, inclusive and sustainable CHA

CHA maintained strong engagement with members and a visible public voice throughout the year. We responded to housing and homelessness issues across television, radio and online media and worked alongside partners including Te Matapihi.

We completed our governance and statutory reporting, approved the revised CHA Constitution and continued to build more diverse and sustainable sources of revenue. A strategic planning hui with Council and staff also started an important conversation about the capabilities and priorities CHA will need for the next phase of our work.

Looking ahead

This year reinforced the scale of our housing challenge and the value of having a strong, connected community housing sector.

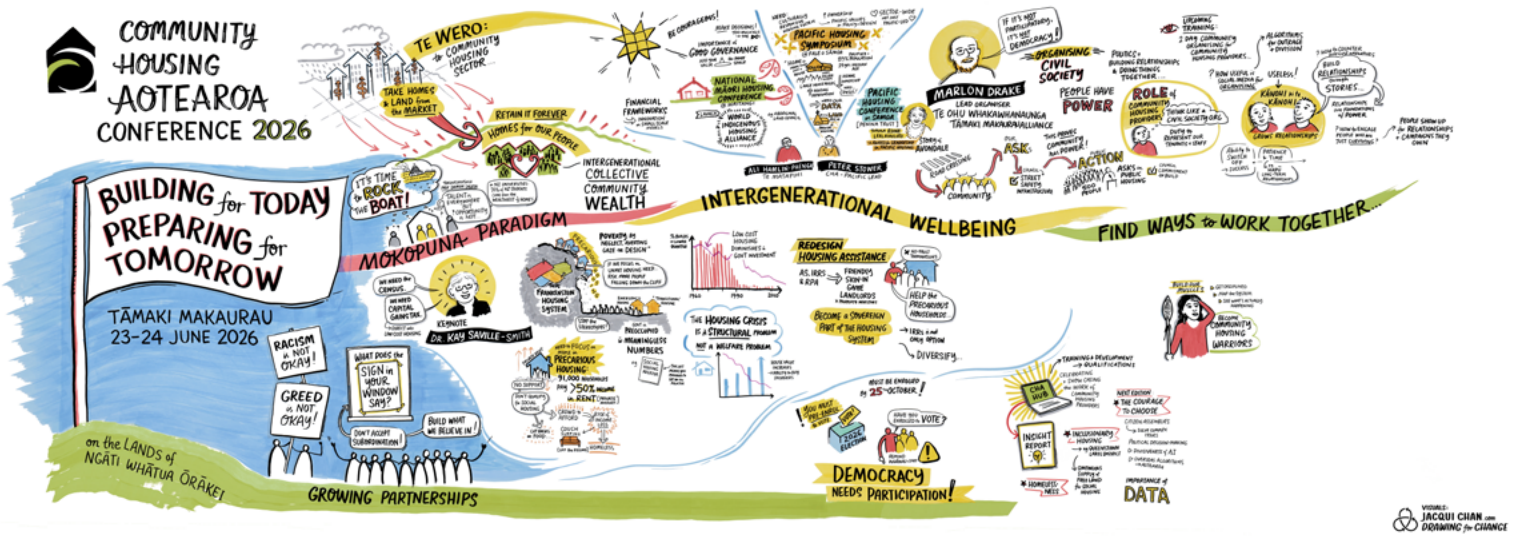
There is a real opportunity to build on the relationships, evidence, capability and collective leadership developed during 2025/26. Our focus remains on practical improvements to the housing system, increasing social and affordable housing, supporting strong providers and building lasting partnerships that move us closer to our vision that all people in Aotearoa are well-housed.

Acknowledgements

We want to thank the CHA Council, our members, partners and team for their commitment and support throughout the year. We particularly acknowledge those Council members who completed their service and thank them for the leadership and contribution they have made to CHA. We also welcome our new Council members and look forward to their contribution as they help guide the organisation through its next chapter.

During the year, we welcomed Marjolaine Stranaghan and Genevieve Kunz to the CHA team. We also acknowledge Talavao Ngata and Ruth Avery on their departure, with our thanks for their valued contribution to CHA's work and mission.

Paul Gilberd
Chief Executive



Report from Community Housing Solutions **General Manager**



Chris Glaudel
General Manager

Community Housing Solutions Ltd. (CHS) continues to support a wide range of organisations through research, strategy, policy and registration advice. As a wholly owned subsidiary company of CHA, we specialise in supporting better housing outcomes for low to moderate income households across Aotearoa.

In 2025/26 CHS completed assignments supporting two community housing providers with strategy advice, two local authorities with policy advice and housing market information and seven organisations working toward registration with the Community Housing Regulatory Authority. We are pleased to see three organisations registered during the year. Another organisation's application was still under review at year end.

Work is continuing with the Ahu Community Trust (formerly the Mid & South Canterbury Community Trust) to provide advice on how this small, regional trust can support better outcomes across Ashburton, Mackenzie, Timaru and Waimate Districts. This region has been considered as more affordable, but housing pressures are increasing. CHS is providing data analysis of housing outcomes, interviews with local organisations and engaging with both local and national government agencies to understand current trends and opportunities. The final report will be released in the second half of 2026 and will provide practical steps the trust can take considering the funding they have available.

Looking ahead, CHS continues to seek opportunities to apply our knowledge and experience to support more organisations and communities. I'd like to thank our clients for the opportunity to work with them, my colleagues at CHA who help deliver our services and the CHS Director, Jill Hawkey for her support.

Chris Glaudel
Deputy Chief Executive

Strategic Plan 2024–2027



View CHA's Strategic Plan **here.**

Illustration by Jacqui Chan, 2024

Delivering against our **Strategic Plan 2024–2027**

A RESPONSIVE HOUSING SYSTEM

Meeting housing needs across the continuum and retaining investment to benefit communities across generations.

2026 goals	How we're meeting them

Research and evidenced-informed policy

Informing evidence-based policy development and decision making

Submissions to central and local government planning included:

- Going for Housing Growth Discussion Paper
- Draft Government Policy Statement on Housing and Urban Development (GPS-HUD)
- Reserve Bank of New Zealand Review of Key Capital Settings
- Ministry of Social Development Long Term Insights Briefing
- Statistics New Zealand Proposed Data Collection Approach and Content for the Census
- Planning Bill and Natural Environment Bill
- Data and Statistics (Census) Amendment Bill
- Policing Amendment Bill
- Reserve Bank Capital Review Risk Weights.

Homelessness responses and prevention. Working collaboratively so everyone has a place to call home

- Continuing relationship with He Kāinga Oranga – Housing and Health Research Programme. The Māori Wellbeing Guide is available to order/download from CHA website.
- CHA representative appointed to MĀPIHI Māori and Pacific Housing Research Centre Advisory Group.
- National Homelessness Data Project (NHDP)
  - CHA is a member of the NHDP steering group providing governance and strategic oversight to the NHDP which contributes to the collective development of evidence, insights, and system learning.
  - Delivered two briefing reports documenting trends in homelessness and sector observations.
  - Attended meetings with the Minister for Social Housing, co-ordinated by Housing First Auckland, alongside other participating organisations to present finding and discuss responses.

VISION:
'All New Zealanders well-housed'

To be 'well-housed' means meeting seven measures:

- Security of tenure
- Affordable
- Habitable
- Accessible
- Culturally adequate
- Location
- Access to services, facilities and infrastructure

A RESPONSIVE HOUSING SYSTEM

Meeting housing needs across the continuum and retaining investment to benefit communities across generations.

VISION: 'All New Zealanders well-housed'

2026 goals	How we're meeting them

System health

Advocating for changes to system settings and nurturing innovation that ensures All New Zealanders are well-housed

- Local systems change advocacy through membership with Te Ohu Whakawhanaunga including:
  - Mayoral Forum held September 2025 with key housing asks presented to the current mayor and candidates.
  - Participated with the Housing Research Action Group and Strategy Committee (2025–2026).
  - Provided housing policy advice to shape and identify policy asks across the alliance and in the Auckland community.
- Peter McKenzie Project (PMP): CHA is a flotilla member of the Peter McKenzie Project, a collective working to address the root causes of child and whānau poverty in Aotearoa New Zealand. As one of PMP's funded Kaikōkiri organisations, CHA collaborates with others to drive systemic change. This included participation in three PMP Mahi Tahi hui during the year.
- Coalition to End Women's Homelessness: CHA facilitated a panel discussion exploring the intersections between women's housing, health and financial wellbeing, highlighting the interconnected challenges facing wāhine and opportunities for more joined-up, systemic responses.
- Ministry of Housing and Urban Development: Engagement with MHUD to provide strategic advice on housing policy, developments, investment including the flexible fund and to provide a voice on sector issues.
- MSD Housing Reference Group: Participation in MSD Housing Reference Group meetings – providing input and feedback on proposed changes to policy including to changes to emergency housing criteria.
- CHA Hub & Insight Reports bring together research, sector knowledge, data and lived experience to build a stronger evidence base for housing policy and practice. Published editions 2-4 were Financing the Future, Inclusionary Housing and Homelessness and Housing, which was developed in partnership with the housing and homelessness sector.

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INCREASED SUPPLY OF ADEQUATE HOMES

Increased rental and ownership choices where housing costs are around 30% of household income and where community housing plays an important role in 'All New Zealanders well-housed'

VISION: 'All New Zealanders well-housed'

2027 goals	How we're meeting them
Sustainable funding	
Advocating, identifying and promoting funding that is long-term, trust based and meets the need	• Supporting providers on delivery of new homes and supporting MHUD engagement with providers on the new Flexi-fund for both social and affordable rental homes in a single application. • Advocacy to government for longer-term, lower cost finance through guarantees and other regulatory levers resulted in: – Loan facility for the Community Housing Funding Agency to lower costs of their lending to community housing providers. – Reserve Bank of New Zealand lowered the risk weightings and related capital requirements for bank loans to community housing providers estimated to reduce interest rates by up to 0.80%. • Advocacy for national legislation to enable local authorities to establish Inclusionary Housing and value capture policies included: – Publishing Insight Report on Inclusionary Housing demonstrating successful examples in Aotearoa New Zealand and internationally. – Engagement with officials, local authorities and members to advocate for and educate about Inclusionary Housing. – Submission on the Planning Bill identifying how Inclusionary Housing can deliver better housing outcomes.

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QUALITY PROVIDERS DELIVERING BETTER RESIDENT AND COMMUNITY OUTCOMES

CHA provides a sector voice, advocating for the role of the community housing sector in the achievement of 'All New Zealanders well-housed'.

VISION: 'All New Zealanders well-housed'

2026 goals	How we're meeting them

Governance and workforce capability

Strengthen and grow providers through organisational training and development

- Design and delivery of the CHA Conference at AUT City Campus and the Pacific Symposium at the Fale Pasifika in Tāmaki Makaurau, in partnership with sector providers and partners.
- Development of tools and resources to build workforce and organisational capability.
  - Approval of the New Zealand Certificate in Community Housing (Tenancy Management) – Level 4 qualification submitted by Toitū Te Waiora and approved by the New Zealand Qualifications Authority.
  - Coordination and delivery of the CHA/Housing First Auckland/ MSD training series 2025/2026 which includes seven modules based on MSD products and services (average participation rate 119 per session) .
- Supporting and engaging with housing provider networks including:
  - Auckland Community Housing Providers' Network.
  - Auckland Transitional Housing Providers' Network (Practitioner and Leadership networks).
  - Te Waipounamu Community Housing Network.
  - Greater Wellington Community Housing Network.
  - Pacific Community Housing Network.
  - Wellington Placement Partnership Group.
- Supporting and delivering communities of practice including:
  - Tenancy Management Community of Practice.
  - Asset Management Community of Practice.
  - National Housing First Community of Practice.
  - Communications and Media Community of Practice.
- Tenant surveys and Tenancy and Property System (TPS).
  - Developed a standard tenant survey and guide and commissioned the Tenancy and Property System (TPS) within the CHA Hub to host and digitally deliver tenant surveys. The system supports by-sector-for-sector data collection, aligns with Stats NZ measures, and is testing wellbeing questions alongside the privacy, security and governance settings.

Pacific housing

Supporting a thriving Pacific housing sector

- Strengthened Pacific Connections: Networks and Knowledge-Sharing.
  - Organised the National Pacific Housing Symposium with 174 attendees leading into the 2026 CHA Conference. The financial support of the New Zealand Lottery Grants Board (Te Puna Tahua) supported Pacific leadership attendance at the National Pacific Housing Symposium and the 2026 CHA Conference.

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To be 'well-housed' means meeting seven measures:

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2026 goals	How we're meeting them
	– Hosted and facilitated four Pacific Community Housing Network meetings with 29 participating organisations. – Supported and attended the Penina Housing Trust conference "From Fale to Future Reimagining Pacific Housing" in Samoa. – Presented at the National Māori Housing Conference. – Delivered two national Pacific Housing Fono in Christchurch and Auckland. • Supporting the Pacific Housing Network to bring together Pacific leaders working in Pacific-led and mainstream organisations, and government agencies. • National Pacific Housing Symposium. • Released our Position Paper, Sharing the Journey: Growing and Strengthening Pacific Community Housing. • Supported Pacific organisations through the CHP registration process.



To be 'well-housed' means meeting seven measures:


Security of tenure


Affordable


Habitable


Accessible


Culturally adequate


Location


Access to services, facilities and infrastructure

CHA IS EFFECTIVE, REPRESENTATIVE AND SUSTAINABLE

CHA provides a sector voice, advocating for the role of the community housing sector in the achievement of 'All New Zealanders well-housed'.

2026 goals	How we're meeting them

Strategic Communications

Promoting the role of community housing through clear, consistent messages and communication channels

Amplifying the voice of the community housing sector:

- Supported the Communications and Media Community of Practice to develop CHA's key Election messages.
- Insight Reports - published editions 2-4 were Financing the Future, Inclusionary Housing and Homelessness and Housing, which was developed in partnership with the housing and homelessness sector.
- Proactively initiated and nurtured media relationships resulting in consistent media enquiries and sector coverage.
- Supported a media working group amongst member organisations for more intentional story coverage.
- Kept members informed through CHA's monthly newsletter, The Gable, and on Linkedin.

Ensuring that CHA is sustainable

Revenue streams:

- Launch of the Sector Induction and Tenancy Manager Induction learning programmes.
- Launch of CHA Hub and continued sponsorship from Westpac Bank for the CHA Hub and Insight Reports.
- New Zealand Lottery Grants Board funding to support Pacific housing work programme.
- Peter McKenzie Project funding to support housing system change.
- Auckland Council funding to support the Auckland Transitional Housing Providers' Network.
- One-year contract with MHUD for peak body services.
- CHA membership continues to grow, providing additional income.
- Policy and Practice Manager secondment to the Coalition for Ending Women's Homelessness (CEWH) to deepen collaboration, build capacity, reduce duplication and strengthen alignment between CHA and CEWH.
- Community Housing Solutions consultancy services providing earned income.

Ensuring that CHA is representative

- Engagement with members on the update of the CHA Constitution as required by the Incorporated Societies Act. Changes reflect CHA's current status as an incorporated society, including updates to references, definitions of officers, and the addition of dispute resolution processes.
- Delivery of CHA bimonthly Full members and All members' meetings providing on-going opportunities for member feedback and information sharing.
- Co-hosting joint sector hui with Te Matapihi for all CHA members and Te Matapihi rōpu.
- Annual CHA Members' survey seeks feedback and informs our services for members.

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Conference 2026
Pacific Housing Symposium

The State of Pacific Housing in Aotearoa
'O le mea e tupu nei, e tapena ai taeao' What happened today, prepares for tomorrow

Fale o Samoa in Māngere was filled to capacity with more than 180 Pacific housing leaders, community organisations, researchers, educators and practitioners from across Aotearoa attending the 2026 Pacific Housing Symposium.

The one-day symposium on 22 June was hosted by CHA in collaboration with MĀPIHI (Māori & Pacific Housing Research Centre) and opened the CHA Conference week.

Presenters shared research, practical experience and solutions to support the housing aspirations of Pacific communities. Delegates which included community housing providers and their teams, Pacific housing organisations, academics, researchers and advocates working to improve housing outcomes for Pacific people, heard from leading researchers and sector experts, who shared evidence-based insights and examples of what successful Pacific-led housing initiatives look like and pathways to achieve these.

To support ongoing advocacy and sector development, CHA's Pacific Relationship Manager Peter Stowers presented a Position paper, Sharing the Journey: Growing and Strengthening Pacific Community Housing 'O le mea e tupu nei, e tapena ai taeao' What happened today, prepares for tomorrow. The paper focused on current challenges, gaps and opportunities for improved Pacific housing outcomes in Aotearoa. The paper followed momentum from the Penina Trust Pacific Housing Conference in Samoa, From Fale to Future – Reimagining Pacific Housing, which emphasised culturally grounded design, multigenerational living, Pacific-led development, affordability and housing as central to dignity, wellbeing and community resilience.

Read the Position paper **here.**

A special highlight of the day was the presentation of a Pacific Housing Leadership Award to Tupuola Roine Lealaiaauloto, Chief Executive of Penina Trust, in recognition of her outstanding contribution to advancing housing outcomes for Pacific communities. The award acknowledged her continued leadership, commitment and service to the sector.





Conference 2026

The 2026 CHA Conference in Tāmaki Makaurau was a significant sector event, bringing together community housing providers, Māori housing leaders, Pacific housing advocates, kaimahi, people with lived experience, government partners, researchers, financiers, practitioners and members of the community to strengthen the collective ambition for all people in Aotearoa to be well-housed.

Our theme, Delivering for Today, Preparing for Tomorrow, highlighted the urgency of current delivery while challenging delegates to think beyond individual organisations and consider how government, iwi, community housing providers, funders, researchers and communities can work together to plan for tomorrow while continuing to deliver for today.

The Conference programme offered delegates access to practical learning and strategic alignment through keynote addresses and plenaries with speakers and panellists exploring the realities of housing need including rising homelessness, barriers to housing supply, access to finance, workforce capability and the growing demand for affordable homes. In addition, 20 well attended workshops explored delivery models, financing, partnerships, place-based approaches, Pacific and Māori housing aspirations, community wealth, and the practical conditions needed to grow affordable and social housing at scale.

A central proposition was the idea of rebuilding community wealth: deliberately taking residential land and homes out of speculative market forces and holding them permanently for affordable and social housing. This was framed not as theory, but as work already underway through papakāinga, community housing, community land trusts, Kāinga Ora homes and shared equity models. The address also highlighted real sector progress, including providers building more homes to own than lease from the private market, the growth of sector financing capability, Reserve Bank rule changes, and the achievement of more flexible placed-based funding.









The importance of collaboration was raised frequently, alongside a consistent message that the sector is actively building long-term solutions, institutions and partnerships towards reshaping the housing system.

The success of this year's conference was made possible thanks to the support of our sponsors, exhibitors, delegates and members. Thank you for your ongoing belief in our sector.

Two site tours took place on 25th June with visits to a number of sites hosted by Community Housing Providers and close partners. Ngā mihi nui ki a koutou to our hosts for your manaakitanga and generosity. These include the teams from The Salvation Army (Flatbush), Ramwall Group (Pukekohe), Ember / Kainga Haumaru (Pukekohe), Homes of Choice (Mangere), Simplicity (Mt Wellington) and Tamaki Regeneration Programme (Panmure).

Conference plenary sessions in the main room were recorded and can be viewed below. Conference photos are available on CHA website and are freely available to use with your own story telling.

Watch the conference **here.**

"It is always interesting to hear about solutions from a strategic perspective. I think it highlights a gap between what people who 'work at the coal face' see and those who have resources and real opportunity to make changes. Somehow both sides of the coin need as much airtime."









Statement of **Service Performance 2025-2026**

Community Housing Aotearoa worked to implement and engage with the actions contained in its 2024-2027 Strategic Plan to see 'All New Zealanders well-housed'.

A RESPONSIVE HOUSING SYSTEM

Meeting housing needs across the continuum and retaining investment to benefit communities across generations.



9

Policy submissions



3

Local government members

QUALITY PROVIDERS DELIVERING BETTER RESIDENT AND COMMUNITY OUTCOMES

Community Housing Providers are delivering quality services against benchmarked practice, working in partnership with residents to create sustainable, flourishing communities.

162

Number of members

88%

Membership renewal rate



11

Newsletters delivered

1,874

Newsletter subscribers



35

*Training events/meetings**

1,307

*Organisations participating in training events/meetings**

2,457

*Individuals participating in training events/meetings**

11

Networks supported

180

Network and Community of Practice member organisations



94.3%

Member satisfaction (% very and some-what satisfied)

**Includes in-person training events and Zoom training meetings*

Media coverage

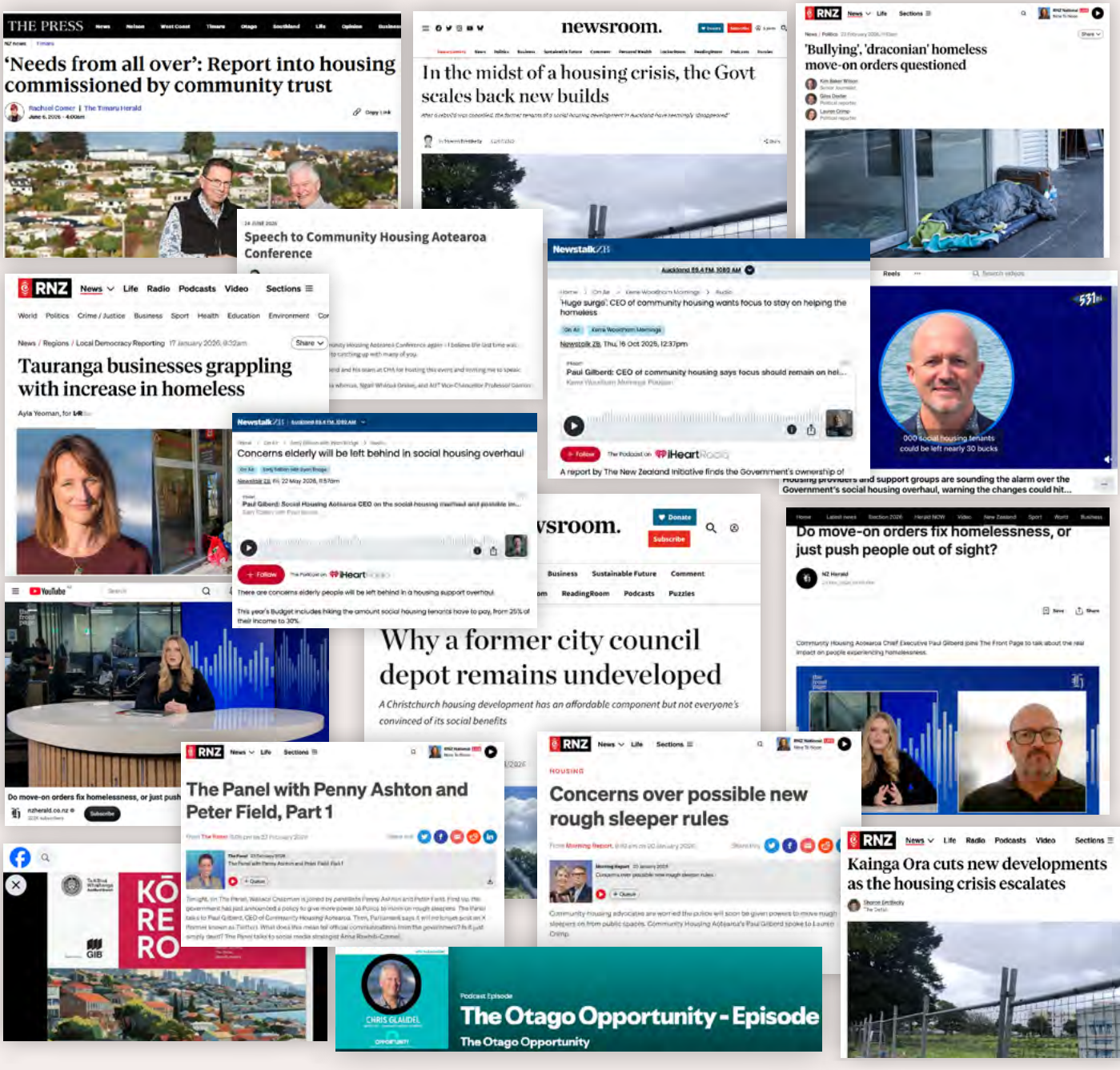
2025–2026

117
posts on LinkedIn

390
new followers

30
articles across television, print, radio and online media platforms

52
enquiries received from media outlets. 15 enquiries forwarded/answered by sector media group



CHA Hub and Insight Report

The CHA Hub and Insight Reports have substantially extended the reach of community housing evidence, expertise and practical solutions this year. Between March and June, the website has recorded more than 60,000 resource-page requests across 217 articles, from over 50,000 distinct visitors.

During the past year, CHA Hub's YouTube channel attracted more than 32,000 views and approximately 3,100 hours of viewing—25% more watch time than the previous year—and gained 262 subscribers. Podcasts have added a further 1,910 plays and downloads to date, extending these conversations across different formats and audiences. The CHA Hub now has 297 registered users.

During the past year we published three Insight Reports: Inclusionary Housing, Finance and Homelessness and Housing. These followed Edition 1 which was published in May 2025: Community Housing Providers.

Through these reports, CHA aims to inform public perceptions, strengthen sector advocacy and influence policy and investment decisions that lead to better housing outcomes for individuals, whānau and communities. They have been picked up by RNZ and other New Zealand news outlets, with engagement from John Campbell and interest from international news channels. Reports and Hub content have also been referenced on the floor of Parliament several times this year. Together, the physical reports and digital platform are bringing the sector's evidence, lived experience and solutions into wider public discussion and national policy debate.

Perhaps the most significant result is audience engagement. Viewers are watching an average of 35 percent of each DeepDive episode through to completion, outperforming typical YouTube benchmarks for long-form content. This indicates that audiences are not only discovering the content but are finding it highly relevant and valuable.

The channel's audience continues to broaden geographically, with New Zealand now the largest viewing market, followed by Australia, the US, the UK and Canada. The audience spans a wide age range, from 24 to 85 years old, demonstrating appeal across multiple generations. While the audience remains predominantly male (77 percent), female viewership accounts for a growing 23 percent of viewers.

Viewing habits show that the channel is primarily consumed on mobile devices, followed by desktop computers and television apps, highlighting the importance of delivering content that performs well across multiple platforms.

The most watched videos reflected strong interest in in-depth conversations and expert perspectives. Overall, the first complete year of performance data points to steady audience growth, expanding international reach and exceptionally strong viewer retention, providing a solid platform for continued growth in the year ahead.



chahub.org.nz/insight-reports

Our members: **our communities**





He Herenga Kura host opening celebrations for 17 new homes on Stanley Street, Wainuiomata.



From Fale to Future: Reimagining Pacific Housing in Samoa

Earlier this year, Peter Stowers and David Zussman from the CHA team had the honour and privilege of travelling to Samoa to attend the inaugural Penina Trust Housing Conference, held at the beautiful Taumeasina Island Resort.

Bringing together housing practitioners, community leaders, government representatives, researchers, architects and architectural designers, developers and advocates from across the Pacific, the conference centred on the theme "From Fale to Future: Reimagining Pacific Housing." Over three days, participants explored the opportunities and challenges facing housing in Pacific communities, while sharing innovative ideas, practical solutions and inspiring examples of what is possible when housing is shaped by culture, community and collaboration.

A key focus of the conference was the growing challenge of housing insecurity and affordability. Presentations and discussions examined the role of social housing, affordable rental options and pathways to home ownership, recognising the need for housing systems that provide stability, dignity and opportunity for Pacific peoples.

The conference also highlighted the importance of multi-generational living and how housing can better reflect and support Pacific family structures. There was a strong research presence and delegates shared perspectives on designing homes and communities that accommodate extended families, strengthen social connections and uphold cultural values.

Looking ahead, sessions on housing design for Pacific futures showcased innovative approaches that blend tradition with modern technology. Topics included culturally responsive design, accessible housing, modular construction methods, renewable energy solutions and the role of smart technology in creating sustainable and resilient communities.

The role of government policy and partnerships was another important theme. Speakers emphasised that lasting housing solutions required strong collaboration. Partnerships with iwi would

strengthen cultural ties, relationships and self-determination. Alliances with governments, community organisations, developers and Pacific leaders would ensure housing outcomes were sustainable, affordable and culturally aligned.

Building local capability was also front and centre, with discussions focusing on apprenticeships, workforce development and opportunities to grow Pacific-led construction, design and housing expertise. Investing in local skills and leadership was widely recognised as essential to meeting future housing needs across the region.

The conference provided a valuable platform for learning, relationship-building and knowledge sharing, while reinforcing the importance of Pacific-led solutions to Pacific housing challenges.

Congratulations to the Penina Trust team on delivering an exceptional inaugural event. The gathering was inspirational and foundational, creating momentum for future collaboration and helping shape a shared vision for Pacific housing.

Read the post-conference communiqué here.





penina.org.nz

Abbeyfield Katikati Opens Its Doors

Late in 2025, Abbeyfield celebrated the opening of Abbeyfield Katikati, a milestone achieved through six years of determination, fundraising, and community support.

The project was driven by the dedicated Abbeyfield Western Bay of Plenty committee, which raised more than $700,000 through donations, grants, philanthropic trusts, and local fundraising efforts. Significant support from the Ministry of Housing and Urban Development helped bring the vision to life.

As the 16th Abbeyfield house in Aotearoa New Zealand, Abbeyfield Katikati provides affordable, supportive housing for 14 older people with modest means. Designed to balance independence with community connection, the purpose-built home features private studio-style accommodation alongside welcoming shared spaces where residents can enjoy meals, activities, and companionship.

Minister of Housing, Chris Bishop joined Abbeyfield representatives, supporters, volunteers, tenants, and community members to celebrate the official opening.

The development reflects the strength of the Abbeyfield model, which combines affordable housing with opportunities for social connection and mutual support. Purpose-built with accessibility, safety, and wellbeing in mind, the home provides warm, secure accommodation while helping to reduce the social isolation that can affect older people living alone.

Abbeyfield Katikati demonstrates the power of community-led housing solutions, from the volunteers who championed the project over many years and those who will continue to work in the house, to the donors, funders, and local supporters who contributed along the way. Their collective vision shows what can be accomplished when communities come together to create lasting housing outcomes for our older New Zealanders.





abbeyfield.co.nz





Trust House's social housing redevelopment underway

In January, mana whenua, local community groups, tenants, builders, and politicians attended the groundbreaking ceremony and site blessing to mark the start of construction on eight new social homes in Masterton.

Located on Matai Street, the development will deliver four two-bedroom and four one-bedroom homes, replacing two older houses previously occupying the site. The project is being supported through the Government's Social Housing funding stream, which provides a 25-year funding commitment of approximately $10 million to cover construction costs and enable income-related rent subsidies for future tenants.

The development also marks the beginning of Trust House's wider programme to redevelop and modernise its social housing portfolio. Announced in June 2024, the long-term initiative commits to delivering 300 new homes and refurbishing a further 120 properties across Masterton over five years.

As the first major project within this programme, the Matai Street development demonstrates Trust House's commitment to providing safe, warm and accessible homes that meet the needs of current and future tenants.

Over time, the programme will transform existing housing stock by replacing ageing three and four-bedroom homes on large sections with well-designed, higher-density housing better suited to the changing needs of the community. This approach will make more effective use of available land while increasing the supply of quality social housing in Masterton.





Blessing of whenua signals a new dawn for Dwell Housing Trust's Bell Road village

The team at Dwell Housing Trust marked an important milestone with the blessing of its new development site on Bell Road in Waiwhetū, Lower Hutt. The occasion brought together mana whenua, community members, partners and supporters to acknowledge both the history of the land and the opportunity to create much-needed homes for local people.

The Bell Road development carries a particularly meaningful story. The owner grew up in the house and raised her family in the house that formerly occupied the site. When she passed, she requested that her children sell the property to an organisation that would create homes for those most in need in her community.

The location reflects Dwell's commitment to creating homes in places where people can thrive and participate fully in community life. The homes will be located close to public transport, schools, supermarkets and within walking distance of the local marae and support residents to remain connected to essential services, opportunities and community networks.

Bell Road has been designed to support a diverse mix of households. It includes three four-bedroom family homes, five two-bedroom apartments and two one-bedroom accessible homes with accessible features and dedicated car parking immediately adjacent to each home. It is the Trust's first development to include four-bedroom homes. The larger homes will help address the growing need for housing suitable for larger and intergenerational families, providing flexible living arrangements that can adapt as household needs change over time.

Accessibility has also been a key consideration in the village's design. Two one-bedroom accessible units have accessible entries and dedicated carparks. These design elements will help ensure residents can live independently, safely and comfortably.

The village has been intentionally designed to foster social connection. Shared entryways and outdoor spaces encourage casual interactions between neighbours, helping residents build relationships and a sense of belonging.

Reflecting Dwell's vision of creating more than housing, the new village will provide secure, quality homes and the opportunity to build communities where people can put down roots, support one another, and contribute to a more inclusive and connected future for Waiwhetū and the wider Hutt Valley.

dwell.org.nz

Penina Trust is opening doors to home ownership for Pacific families

Community members, partners and supporters gathered in Māngere to celebrate the opening of four new homes from Penina Trust. The milestone reflects the Trust's commitment to creating practical pathways into home ownership and supporting Pacific families to achieve their aspirations.

The Trust's vision symbolises their approach to housing: creating pathways that support families at every stage of their journey, from transitional housing through to home ownership. Thanks to that vision, four more Pacific families have realised home ownership aspirations.

The Trust partnered with government to create new opportunities for families to build long-term stability, strengthen financial wellbeing and put down roots in thriving communities. The homes are valued at close to $1m, and have been made more affordable through government support, allowing eligible families to purchase them at a significantly reduced price and enter the housing market sooner providing a strong foundation for their future.

The Trust currently manages over 250 transitional and social housing homes and is growing its portfolio with 18 additional units opening in Ōtara. Thirteen homes have now been delivered through its affordable home ownership programme, with more families set to benefit in the future.

Chief Executive Tupuola Roine Lealaiauloto says home ownership remains an important goal for many families and plays a vital role in building strong communities.

"We need affordable rentals, but we can never forget that people don't want to be renting for the rest of their lives."

The Mangere homes are an example of what can be achieved through Pacific-led collaborations. By combining resources, expertise and community leadership, the partnership is helping more families access home ownership and the opportunities it creates.

For the families receiving the keys to their new homes, the impact is immediate. For the wider Pacific community, it is a powerful example of how collaboration, innovation and a commitment to equity can help realise Pacific home ownership aspirations.





penina.org.nz

Nelson Tasman Housing Trust celebrates opening of 10 new affordable homes

Carrie Mozena and her team at Nelson Tasman Housing Trust have celebrated the opening of 10 new affordable homes in Dodson Valley Rd, Atawhai, Nelson.

The new homes bring a mix of four and two-bedroom homes, four three-bedroom homes, two four-bedroom homes to the area. Each home is fitted with heat pumps and photovoltaic panels to reduce power costs.

All tenants are on modest incomes and do not qualify for the Housing Register. They will pay income-related rent to keep the homes affordable.

The Dodson Valley Rd site is the Trust's first project in Atawhai. They purchased the land in December 2021 and spent two years carrying out soil contamination remediation tests before beginning construction in January 2025.

"I'm stoked we've managed to complete these homes. I'm so grateful to be doing this work, it is a labour of love,"

- Carrie Mozena, Director, Nelson Tasman Housing Trust

Major funding for the $7.85m development came from Nelson City Council's housing reserve fund, the Ministry of Housing and Urban Development, the Rata Foundation, and the trust's major philanthropic donor.

The opening celebration brought together tenants and members of the community including Nelson Archdeacon Harvey Ruru, Nelson Mayor Nick Smith, and Nelson MP Rachel Boyak.







ntht.org.nz



De Paul House celebrates 40 years of service and opens a new chapter delivering community-led housing

For four decades, De Paul House – Housing and Family Support has been helping families across Auckland's North Shore access stable housing and support services. This year's 40-year anniversary celebrations were made even more special with the opening of the organisation's first purpose-built social housing community, representing a transformative step in their journey.

Established in 1986, De Paul House has helped families and older adults aged 65 years and over who are facing housing insecurity. For many years, the organisation worked in partnership with private landlords to provide housing solutions. However, changing policy settings and a growing commitment to delivering lasting housing outcomes prompted them to explore a new direction.

The decision to develop and own housing assets was a significant one and required careful consideration by both management and the Board. It marked a shift for the organisation whose expertise had traditionally centred on social services rather than property development.

The result is a new nine-home social housing community, delivered after more than five years of planning, learning and strategic transformation.

"We refer to it as a community because without people it is simply an empty space. The homes are important, but it is the people who will bring the community to life,"

- Jan Rutledge, General Manager, De Paul House

Designed to meet a range of housing needs, construction of the nine-home community was completed in just 11 months and offers seven two-bedroom homes, one three-bedroom, one four-bedroom home and one accessible two-bedroom home.

The response from neighbours and local residents has been overwhelmingly positive.

"Housing deprivation exists in every community. On the North Shore it can often be hidden, but local people understand the need and have been incredibly supportive of this project,"

- Jan Rutledge, General Manager, De Paul House

The project was supported through government housing funding and financing, alongside the expertise of a strong network of advisors, consultants and industry partners.

The successful delivery of the Birkdale community has given De Paul House confidence to continue exploring future housing opportunities and build on what has been achieved.





depaulhouse.org.nz



New rental homes for low-income elderly residents showcase positive impact of sustainable design

As housing providers increasingly look to balance affordability with environmental responsibility, a Lower Hutt-based social and public housing provider with a specific focus on meeting the needs of low-income older people, is pushing for greener thinking in the sector.

Urban Plus Ltd has strengthened its commitment to delivering sustainable, high-quality housing with the completion of Hollard Grove, an 18-home development designed specifically to support older residents to live independently, comfortably and well within their community.

Located in Lower Hutt, the development focuses on meeting the housing needs of low-income older people. The combination of accessible design, environmental sustainability and quality construction has created a community where residents can feel at home, remain connected to their neighbourhood and age in place with dignity independence and security.

The new one-bedroom rental homes are designed around the needs of its older residents. Practical layouts, accessibility features, natural light and private balconies overlook the neighbouring reserve. Sustainability was a key consideration throughout the project. The development achieved a 6 Homestar rating and incorporates a range of environmentally responsible features, including cross-laminated timber construction.

urbanplus.co.nz

All New Zealanders well-housed

Inclusive living pilot for people with intellectual disabilities

ADAPT (Assisting Different Abilities Peoples Trust) is piloting an Inclusive Living development in Paeroa to help more people with intellectual disabilities live independently. The innovative housing model brings together universal design, community planning and support services so residents remain active and valued members of their communities.

This is ADAPTs first Inclusive Living development. It will see 14 purpose-designed homes within a wider neighbourhood including family housing, retirement living, retail spaces, a playground and a community chapel.



Each resident will have their own one or two-bedroom self-contained home, designed to support them. At the heart of the development is a shared community hub, providing a welcoming space for residents, families and neighbours, as well as easy access to support services for residents.

"Inclusion doesn't begin once a neighbourhood has been built, it begins when communities are designed. When housing, accessibility, support and community are considered together from the outset, many of the barriers that people with intellectual disabilities experience can be removed,"

- Tony Emmett, Chief Executive, ADAPT

The development has been created in partnership with The Supported Life Style Hauraki Trust, which will provide support services for residents living in the homes.

A key feature of Inclusive Living is its flexibility. ADAPT has intentionally developed the model to be adaptable and scalable, so other providers can apply the concept within their own developments and communities.

The project will start late 2026 early 2027.

adapt.org.nz





Blessing of seven new homes in Tītahi Bay celebrates the beginning of Te Āhuru Mōwai's build programme

Whanga Crescent is one of Te Āhuru Mōwai's newest developments, embodying a kaupapa Māori approach to community housing that is founded on strong partnerships, shared values and quality design. The blessing and official opening of seven new homes was led by Ngāti Toa Rangatira and acknowledged the whenua, the kaupapa and the whānau who will call these homes their own. The occasion also marked the beginning of Te Āhuru Mōwai's programme to build 125 new homes across the region over the next two years.

Three state homes originally occupied the former Kāinga Ora site in Tītahi Bay. Te Rūnanga o Toa Rangatira which owns Te Āhuru Mōwai purchased the land, returning ownership to the iwi.

The new homes range from two to five bedrooms and have been designed with Sir Mason Durie's Te Whare Tapa Whā model of health at the forefront, acknowledging that wellbeing extends beyond the physical home to encompass taha tīnana, taha hinengaro, taha wairua and taha whānau, all grounded in whenua.

Whanga Crescent is an example of how kaupapa Māori and mātauranga Māori-informed housing solutions can create positive outcomes for whānau Māori and for whānau of other whakapapa.

Tenants include Ngāti Toa whānau, whānau Māori of other whakapapa and people of non-Māori whakapapa including Pasifika whānau and others. It's a reflection really of our wider Porirua community.

"This development shows what can be achieved through partnership and a shared commitment to providing quality homes. By replacing three older homes with seven new homes, we have increased housing opportunities for local whānau while creating warm, healthy places to live,"

- James Te Puni, Chief Executive, Te Āhuru Mōwai

teahurumowai.co.nz

Community Housing Aotearoa **Financial Report 2026**



Stock image for illustrative purposes only. People are models.

Report from the **Treasurer**

Financial results for the 2025–2026 financial year

Community Housing Aotearoa (CHA) is in good financial health at the end of the 2025 - 2026 financial year. The audited accounts are presented on a consolidated basis for Community Housing Aotearoa Incorporated and our subsidiary Community Housing Solutions Limited. The accompanying consolidated financial summary includes the Statement of Financial Performance, Statement of Financial Position, and Statement of Cashflows for the fiscal years ending 30 June 2026 and 2025. The Independent Auditor's Report provides an unqualified opinion on the statements.

The accompanying Statement of Service Performance highlights CHA's efforts to support sector growth across our Strategic Plan Plan priorities of:

- A responsive housing system,
- Increase supply of adequate homes
- Quality providers, better outcomes, and
- CHA is effective, inclusive and sustainable.

The operating results for the year ended are a consolidated net loss of $200,464, of which CHA's portion is $151,867. This is the first negative result since 2017-18. A main driver of this large accrual loss is depreciation expenses of $119,416 on the investments made over the past two years in workforce development and the CHA HUB. These are intentional investments meant to diversify our income streams and deliver value for members. In workforce development, the investment created the Sector and Tenancy Manager Induction programmes. It also enabled us to secure approval from the Tertiary Education Commission for the New Zealand Certificate in Community Housing (Tenancy Management) (Level 4) qualification, which will be launched in the upcoming year. The CHA Hub investment has created a dynamic platform hosting sector knowledge and the Insight Report deep dive interview videos and podcast recordings. I encourage you to consider which staff and governance members could benefit from the sector induction and your tenancy managers that specific induction.

Reflecting the changing economic environment, total revenue this year is $1,292,653 which is a $86,021 decrease from the prior year. We successfully maintained our staffing, key activities and support to our members and the broader sector. Continued solid membership fees and other revenues along with continued support from the Ministry of Housing and Urban Development (MHUD), the Peter McKenzie Project and a Lotteries Grant supporting our Pacific housing work underpinned our revenues. Consulting revenue from our subsidiary Community Housing Solutions was down for the year, but is projected to improve in the upcoming year. Operating expenses totaling $1,493,117 are an increase from the prior year of $1,284,377 reflecting investments made on workforce development and the CHA HUB.

With the net loss for the year, CHA's consolidated net equity position decreased to $1,061,960. There is a large increase in non-current assets which represents investments in our Sector and Tenancy Management Induction programmes and the CHA HUB, which are futher discussed in this Annual Report. Overall the balance sheet remains strong, with only a small increase in liabilities and sufficient cash reserves built up to weather any short term financial challenges.

The CHA Council and staff continue to focus on ways to grow our revenue sources and reduce our reliance on government funding. We have confirmed a one year contract with the Ministry for Cities, Environment, Regions and Transport for peak body services at the same level as the past two years. We continue to be grateful for the support of the Peter McKenzie Project for our system change work to reduce child poverty, focusing on improving home affordability.

We also acknowledge WestPac's sponsorship for the development of the CHA HUB and related Insight Reports. We continue to explore new relationships with potential philanthropic and corporate partner where our goals are aligned.

In conclusion, the past year results reflect our on-going efforts to build a foundation for future revenue aligned with supporting our members. Your Council is committed to working closely with members and staff to ensure the long term performance of our organisation to meet our vision of "All New Zealanders well-housed".

Jill Hawkey
Treasurer

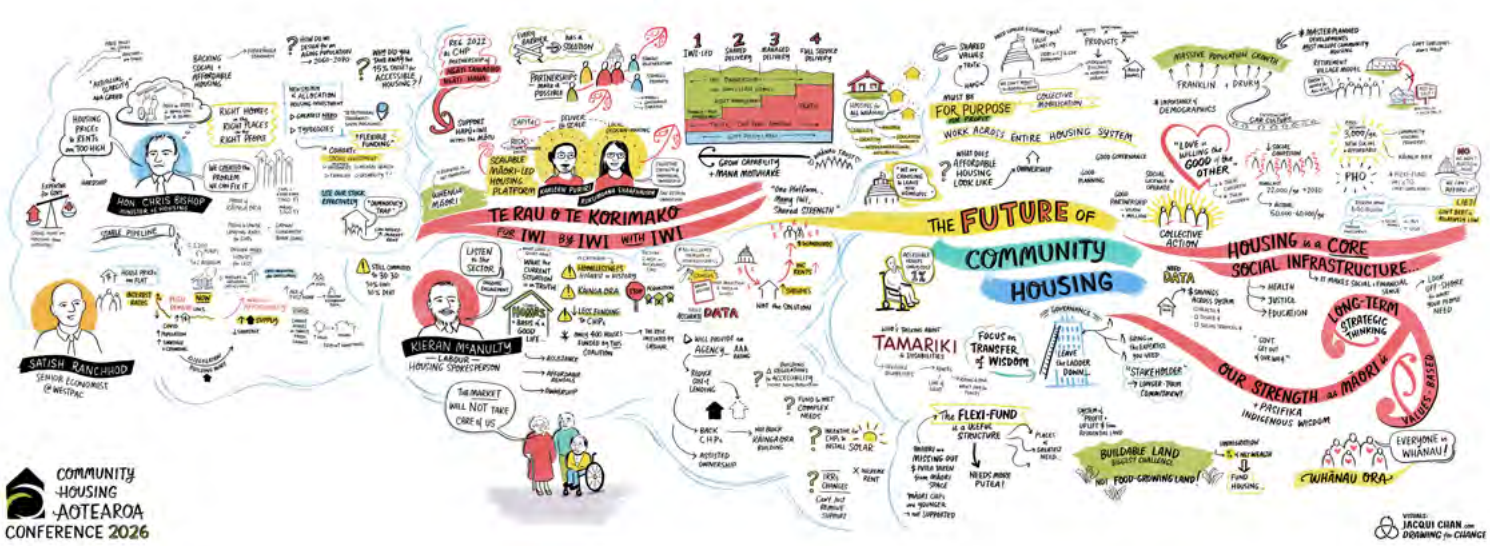


Illustration by Jacqui Chan, 2026

Community Housing Aotearoa
Financial Statement

Community Housing Aotearoa Incorporated and Community Housing Solutions Limited

As at 30 June 2026

Consolidated Statement of Financial Performance	Notes	2026	2025
Revenue			
Donations, koha, bequests and other general fundraising activities	1	3,000	1,500
General grants	1	66,654	200,000
Government service delivery grants/contracts	1	589,000	534,600
Non-government service delivery grants/contracts	1	27,500	25,802
Membership fees and subscriptions	1	203,000	235,625
Revenue from commercial activities	1	57,639	138,950
Interest, dividends and other investment revenue	1	24,946	43,148
Other revenue	1	320,914	199,049
Total revenue		**1,292,653**	**1,378,674**
Expenses			
Employee remuneration and other related expenses	2	1,045,524	1,037,867
Expenses relating to commercial activities	2	327,341	241,655
Grants and donations made		836	35
Other expenses	2	119,416	4,821
Total expenses		**1,493,117**	**1,284,377**
Surplus/(deficit) for the year		**-200,464**	**94,297**

The full audited report can be found on our website.

Community Housing Aotearoa Incorporated and Community Housing Solutions Limited

As at 30 June 2026

Consolidated Statement of Financial Position	Notes	2026	2025
Assets			
Current assets			
Cash and short-term deposits	3	304,919	442,944
Debtors and prepayments	3	135,541	20,461
Investments	3	474,789	798,827
Other current assets	3	28,418	28,059
Total current assets		**944,668**	**1, 290,290**
Non-current assets			
Property, plant and equipment	5	263,642	2,584
Other non-current assets	3	29,719	114,239
Total non-current assets		**293,361**	**116,823**
Total assets		**1,238,028**	**1,407,113**
Liabilities			
Creditors and accrued expenses	4	133,143	121,678
Employee costs payable	4	27,972	22,950
Other current liabilities	4	1,953	61
Deferred Revenue		13,000	
Total liabilities		**176,068**	**144,688**
Total assets less total liabilities (net assets)		**1,061,960**	**1,262,425**
Accumulated funds			
Accumulated surpluses or (deficits)	6	1,061,960	1,262,425
Total accumulated funds		**1,061,960**	**1,262,425**

The full audited report can be found on our website.

Community Housing Aotearoa Incorporated and Community Housing Solutions Limited

As at 30 June 2026

Consolidated Statement of Cash Flows (GST inclusive)	2026	2025
Cash flows from operating activities		
Operating receipts		
Donations, koha, bequests and other general fundraising activities	3,000	1,500
General grants	66,654	200,000
Government service delivery grants/contracts	589,000	534,600
Non-government service delivery grants/contracts	30,000	25,802
Membership fees and subscriptions	213,500	235,625
Gross sales from commercial activities	267,228	461,437
Interest, dividends and other investment receipts	24,585	26,462
Other cash received	0	0
Received from operating activities	**1,193,967**	**1,485,426**
Less operating payments		
Employee remuneration and other related payments	1,040,502	1,088,954
Payments related to commercial activities	236,947	300,053
Other payments related to service delivery	0	0
Cash applied	**1,277,449**	**1,389,007**
Net cash flows from operating activities	**(83,482)**	**96,419**
Cash flows from other activities		
Cash was received from		
Cash received from loans borrowed from other parties	0	0
Sale of investments	324,038	(373,882)
Cash was applied to		
Payments to acquire property, plant & equipment	380,473	1,220
Repayments of loans borrowed from other parties	(1,892)	670
Cash applied	**378,581**	**1,890**
Net cash flows from other activities	**(54,543)**	**(375,772)**
Net increase/ (decrease) in cash	**(138,025)**	**(279,353)**
Bank balances		
Opening balance	442,944	722,297
Closing balance	304,919	442,944
Net movement	**(138,025)**	**(279,353)**

The full audited report can be found on our website.

Report from the **Independent Auditor**

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AURORA
FINANCIALS
ACCOUNTANTS AND BUSINESS CONSULTANTS

Independent Auditor's Report

To the Council Members of Community Housing Aotearoa Incorporated,

Report on the Consolidated Performance Report

Unqualified Opinion

We have audited the consolidated performance report of Community Housing Aotearoa Incorporated (the entity) which comprise the:

- Consolidated statement of financial position as at 30 June 2026
- Entity information, the consolidated statement of service performance, the consolidated statement of financial performance, and the consolidated statement of cash flows for the year ended 30 June 2026
- Notes to the consolidated performance report, including a summary of significant accounting policies and other explanatory information.

In our opinion, the consolidated performance report:

- Presents fairly, in all material respects, the entity's consolidated financial position as at 30 June 2026, its consolidated service performance, consolidated financial performance, and consolidated cash flows for the year ended on that date
- Complies with the XRB's Tier 3 (NFP) Standards issued by the New Zealand Accounting Standards Board
- Includes reported outcomes and outputs in the statement of service performance, where the quantification of the outputs (to the extent practicable) are suitable.

Basis for Unqualified Opinion

We conducted our audit of the consolidated statement of financial performance, the consolidated statement of financial position, the consolidated statement of cash flows, and the notes to the consolidated performance report in accordance with International Standards on Auditing (New Zealand) (ISAs (NZ)), and the audit of the entity information and consolidated statement of service performance in accordance with the International Standard on Assurance Engagements (New Zealand) ISAE (NZ) 3000 (Revised).

Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Performance Report section of our report. We are independent of the entity in accordance with Professional and Ethical Standard 1 (Revised) Code of Ethics for Assurance Practitioners issued by the New Zealand Auditing and Assurance Standards Board, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. Other than in our capacity as auditor, we have no relationship with or interests in the entity.

Other Information

The Council Members, on behalf of the entity, may prepare an Annual Report which includes the audited consolidated performance report. The Council Members are responsible for the other information that may be included in the entity's Annual Report. Our opinion on the consolidated performance report does not cover any other information in the entity's Annual Report and we do not express any form of assurance conclusion on that other information.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated performance report for the current period. Below is a summary of those matters and our key audit procedures to address those matters in order that the Council Members may better understand the process by which we arrived at our audit opinion. Our procedures were undertaken in the context of and solely for the purpose of our statutory audit opinion on the consolidated performance report as a whole, and we do not express discrete opinions on separate elements of the consolidated performance report.

The key audit matter	How the matter was addressed in our audit
Revenue recognition	
The entity received income from several organisations during the period. This income was quantitatively significant to the entity's consolidated performance report.	We reviewed a sample of income items to confirm that funds were received and recorded correctly. Based on our sample testing, we did not identify any material issues with the entity's income at year end.

Use of this Audit Report

This report is made solely to the Council Members of the entity. Our audit has been undertaken so that we might state to the Council Members those matters that we are required to state to them in our 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 Council Members for our audit work, this report, or any of the opinions we have formed.

Responsibilities of the Council Members for the Consolidated Performance Report

The Council Members, on behalf of the entity, are responsible for:

- Identifying outcomes and outputs, and quantifying the outputs to the extent practicable, that are relevant, reliable, comparable and understandable, to report in the statement of service performance
- The preparation and fair presentation of the consolidated performance report in accordance with XRB's Tier 3 (NFP)issued in New Zealand by the New Zealand Accounting Standards Board
- Implementing necessary internal control to enable the preparation of the consolidated performance report that is fairly presented and free from material misstatement, whether due to fraud or error; and
- Assessing the entity's ability to continue as a going concern. This includes disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless they either intend to liquidate or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Consolidated Performance Report

Our objectives are to obtain reasonable assurance about whether the consolidated performance report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (NZ) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of the consolidated performance report.

As part of an audit in accordance with ISAs (NZ), the auditor exercises professional judgement and maintains professional scepticism throughout the audit. The auditor also:

- Identifies and assesses the risks of material misstatement of the consolidated performance report, whether due to fraud or error, designs and performs audit procedures responsive to those risks, and obtains audit evidence that is sufficient and appropriate to provide a basis for the auditor's opinion. The

risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtains an understanding of internal control relevant to the audit, in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluates the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Concludes on the appropriateness of the use of the going concern basis of accounting by the Council Members and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If the auditor concludes that a material uncertainty exists, the auditor is required to draw attention in the auditor's report to the related disclosures in the consolidated performance report or, if such disclosures are inadequate, to modify the auditor's opinion. The auditor's conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.
- Evaluates the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

The auditor communicates with management and the Council Members, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies identified in internal control.

From the matters communicated with management and the Council Members, the auditor determines those matters that were of most significance in the audit of the consolidated performance report and are therefore the key audit matters. The auditor describes these matters in the auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, the auditor determines that a matter should not be communicated in the auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

AURORA FINANCIALS

Aurora Financials Limited
Qualified Statutory Auditors
Wellington, New Zealand

20 November 2026

Full and partner members

As at 30 June 2026

Full members (100 total)

Abbeyfield New Zealand Incorporated
Accessible Properties Ltd
Airedale Property Trust
Assisting Different Abilities Peoples Trust (ADAPT)
Auckland City Mission Incorporated
Auckland Community Housing Trust
Autism Charitable Trust
Bays Community Housing Trust
Bridge Housing Charitable Trust
Central Pacific Collective
Christchurch Methodist Mission
CNSST Foundation
Cobham Street Trust
Comcare Charitable Trust
Compassion Housing Ltd
CORT Community Housing
DCM Wellington
De Paul House
Diocese of Wellington
Dwell Housing Trust
Enabled
Gateway Housing Trust
Habitat for Humanity Central Region
Habitat for Humanity Te Waipounamu
Habitat for Humanity Nelson
Habitat for Humanity New Zealand Limited
Habitat for Humanity Northern Region
Hamilton Christian Nightshelter Trust
Haumaru Housing
He Herenga Kura
Home in Place NZ
Homes For Good Trust
Homes of Choice Limited
Housing Foundation
Hurunui Community Development Trust
Island Child Charitable Trust New Zealand
Just Housing Ōtepoti
Ka Puta Ka Ora Emerge Aotearoa
Ka Uruora Kainga Limited
Kāinga Haumaru Limited
LinkPeople
Mahitahi Kainga Trust
Mana Services
Manawa Community Housing Trust
Manawatū Community Housing Trust
Manawatu Community Trust
Mangatawa Papamoa Blocks Inc.
Marlborough Sustainable Housing Trust
Mercy Villas Upper Hutt
Monte Cecilia Housing Trust
Nelson Tasman Housing Trust
Nga Hau E Wha National Marae – Te Runanga o Nga Maata Waka Inc
Ngāti Porou Oranga
Ngāti Ranginui Iwi Society Inc
Ōtautahi Community Housing Trust
Paekākāriki Housing Trust
Pathway Affordable Housing
Penina Trust
Porirua Whānau Centre Trust
Queenstown Lakes Community Housing Trust
Roderique Hope Trust
Stepping Stone Trust
Stevenson Village Ltd
Tākiri Mai te Ata Trust
Tāmaki Housing Association
Tauhara North Kainga Ltd
Taulanga U Youth and Family Social Service Trust
Tauranga Community Housing Trust
Te Āhuru Mōwai
Te Hau Ora Ō Ngāpuhi
Te Huruhi Trust
Te Pā
Te Rūnanga o Kirikiriroa
Te Rūnanga o Ngāti Rēhia Trust
Te Rūnanga O Whaingaroa
Te Taiwhenua o Heretaunga
Te Toi Mahana
Te Wawata Kāinga
Te Whānau o Waipareira
Te Whānau Rangimarie
Te Whare Aio | Māori Women's Refuge
The Salvation Army
The Wellington Catholic Homes Trust
Trust House Limited
Tuatahi Centre
Tupoho Housing
Tūranganui-a-kiwa Housing Limited
Vaka Tautua
Visionwest Community Trust
Waiheke Community Housing Trust

Wellington City Mission
Wellington Homeless Women's Trust – Te Whare Nukunoa
Wera Aotearoa Charitable Trust (WACT)
Wesley Community Action
Whakaatu Whanaunga Trust
Whare Āwhina
Whatever It Takes Trust
Young Women's Christian Association – The Y

Partner members (51 total)

Aero Limited
Age Concern New Zealand
Alcohol & Drug Community Support Trust
All Good Insurance
Archispace
Ashton Mitchell Ltd
Auckland Council – Community Wellbeing
Beca
Chintaro
Christchurch City Council
Community Finance and Positive Capital
Context Architects Limited
CRESA
Disability Connect
Dynex Extrusions Limited
Evatt Martin Architects
Foley Group Architecture Ltd
Foundation Architects
Home Capital Partners
Home Foundation
Hornsby & Co
Kāinga Maha
Kāinga Ora – Homes And Communities
Kāinga Tupu Taskforce
Kā te Rama Switched on Group
Laura Fergusson Brain Injury Trust
Mike Greer Commercial
Miles Construction Limited
Modus Community Housing
NZGBC
Paul Brown & Associates
PJM Project Management Ltd
Property Council of New Zealand
Ramwall Group
Rangzen Pro Limited
Rauawaawa Kaumātua Charitable Trust
Richard Norman
Seneca Group
Signature Construction Ltd
Signature Homes
Small Time Developments Limited
Stonex Homes
Sustain and Enable
Synergine
The City Boarding House Ltd
The Property Group Limited
Transbuild
Tu Kotahi Māori Asthma Trust
Urban Plus Limited
Vale Property
Visory Property Partners
Whangārei Accessible Housing Trust
Young & Richards Limited

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Community Housing Aotearoa
Ngā Whārerau o Aotearoa