





It's a great kaupapa.

Te Rukutia Tongaawhikau

Contents

- 03 Chair's message
- 05 Chief Executive's message
- 07 Our purpose and strategies
- 08 Diversity, Equity, Inclusion and Belonging Statement
- 09 Our people
- 10 Whānau story – Corlene Greenwood
- 11 Partnerships
- 13 Statement of Service and Performance
- 14 The numbers
- 17 Financials
- 19 Governance
- 21 Whānau story – Bridle family

Chair's message



We know that the demand for access to affordable home ownership is only going to increase in the years ahead.

As covered in my last report, the previous year was one of considerable change and uncertainty, with both local and global issues and we have continued to deal with very difficult and changing circumstances. We have seen home values decrease while building costs and mortgage interest rates have increased. This has meant our team has had to work extremely hard to provide the opportunities for families to transition into home ownership.

I am delighted to be able to say that they have done extraordinarily well in these difficult circumstances. In the past financial year, we completed 56 homes and provided 25 families with access to home ownership through our shared equity programme. We have been able to use funding from the Government's Progressive Home Ownership programme to good effect. We have utilised more of these funds than any other housing provider.

Despite the adverse circumstances, our balance sheet has increased from \$94m last year to \$105m – an exceptional effort and a credit to our management team.

The past two years in particular have tested our resolve and capability, and I believe that we have come through that well-equipped for the challenges ahead. We know that the demand for access to affordable home ownership is only going to increase in the years ahead, so our capable response to this need is all the more pressing. Our desire to grow and do more remains undiminished.

During the course of the last year, we acquired a large property in Ōmokoroa in the Western Bay of Plenty. Earthworks are now well advanced and we hope to commence house construction during this financial year. We are also assessing opportunities in Hawke's Bay and other parts of the country, which we hope will come to fruition over the next year. In Auckland, we have entered into a contract with a third party provider to deliver completed developments to us, rather than undertaking the building works ourselves. This enables us to leverage our capital and resources in an efficient way, and we expect to do more of these transactions.

If we are to grow our capacity and the availability of affordable home ownership, we know that we can't do so on our own. We continue to seek opportunities to work in partnership with others. The Puhinui Partnership in Barrowcliffe Place in Manukau, which will be completed this year, is an example of such a partnership. These partnerships allow the delivery of diverse home ownership options and security of tenure,

providing a solid base for the development of cohesive and vibrant communities.

At the board level, after a number of retirements over the past few years, we have had a year of consolidation and cohesion. The diversity of opinion, knowledge and background of the board has enriched and broadened the operation of the board and, I believe, provides us with a sound governance platform in the years ahead. The profiles of all trustees are included on pages 19 and 20 of this report. In our work, we strive to honour the legacy of former trustees and to build on their legacy.

The governance landscape continues to be more complex as we contemplate the challenges of sustainability, deal with climate change and understand our obligations and aspirations with regard to Te Tiriti o Waitangi. I thank the board for the energy, compassion and commitment that each board member brings to the organisation.

The work that the Housing Foundation does is only part of the equation: people are at the heart of what we are and do. It is the commitment and desire of the whānau with whom we work and partner to become homeowners that complete the circle of what we do. We continue to be inspired by the stories of the families who have achieved home ownership through our programmes. We are humbled by their sacrifices and commitment to achieve home ownership and provide a stable and enduring base for their children and for future generations.

I have spoken of the work done by our team, but I would like to acknowledge the particular contribution made to the organisation by our CE, Dominic Foote and all of his team, and to thank them for all that they do to make this organisation succeed.

I remain enormously proud of the Housing Foundation and all that it does. I feel greatly privileged to be able to serve on the board and to work with all of the trustees, management and staff.

Sandy Foster
Chair – Housing Foundation



Chief Executive's message



The demand from households for our affordable home ownership products has never been higher. It is estimated that there are more than 200,000 working households trapped renting and spending significantly more than 35% of their gross income on rent. This level of housing cost leaves households with little if any disposable income for food, heating and clothing and, despite the changes to the Residential Tenancy Act, they are still exposed to the vagaries and uncertainties of New Zealand's rental market.

From experience, we know that households stuck in the rental market become homeowners if they can access our Shared Ownership and Rent to Own products. The benefits of home ownership are well known for providing housing security, growing intergenerational wealth, and fostering better education and health outcomes. These are benefits that are well documented in research outputs and surveys of our households.

New Zealand's home ownership rate continues to fall and it's hard to see it stopping any time soon. Our falling ownership rate is set against the backdrop of New Zealand's rather unique housing environment of low long-term affordable rental supply, uneven policy from successive governments, and an explosion in house price inflation over the past decade which has meant that many Kiwis have lost, or never had, any hope of owning their own home.

Housing Foundation aims to restore that hope by building affordable homes and supporting Kiwis into home ownership by helping them build their financial capability and achieve housing independence. We work in partnership with our households so we can understand their specific circumstances and, with them, create plans that help them achieve home ownership. Our relationship with our households is deep and long-lasting. We do so much more than just provide a sale and purchase agreement. We are a financial mentor and a long-term partner with them.

It is said that leadership in any organisation needs to include a focus on three key aspects: ongoing viability, internal culture, and reputation in the marketplace.

Our viability in many ways is linked to the ongoing viability of our home ownership programmes and the ability of households to enter our programmes and achieve home ownership. Households in our programmes succeed due to their focus and effort, and the support they receive from the wider team of banks, lawyers, budgeting advisors, and of course our Housing Foundation teams.

We provide two pathways into ownership – the Shared Ownership programme or the Rent to Own programme. With shared ownership, Housing Foundation owns a portion of the home until it is bought out by the homeowner. For some, an important stepping stone to shared ownership is the rent to own model. This allows time to build a deposit or clear outstanding debt, before entering into shared ownership.

Our internal culture is critical to Housing Foundation's identity and viability and our cultural values guide us daily. We actively promote and practice a collaborative and interdependent team culture; no person can succeed without the rest of the Housing Foundation team playing their part. The ability of our various teams to collaborate, question and quickly adapt their work practices epitomises how they work together to problem-solve barriers our households face in realising their home ownership dreams.

It is a tribute to any team that they remain focused on the end game and confront challenges with calm consistency and skill. I am incredibly proud of how our Housing Foundation people more than met the challenge of working through the last year.

We entered the year facing an environment of rising construction costs, rapidly falling house

prices and rising mortgage interest rates. These interest costs made it difficult, if not impossible for our households to see how they could possibly become homeowners. To help households, our people realised they had to quickly change and adapt to new ways of working with households and the banks. It required our people to invest significantly more time with households and work even more closely with the banks for our families to be certain home ownership was achievable for them.

To be able to invest more time in interpersonal and higher-value interactions, it was obvious we needed to free up the time our people spent on administrative tasks. Within a matter of months in early 2022, we had successfully implemented a completely new digital records management system, freeing up our teams to spend more time with households ultimately benefiting them and Housing Foundation.

These changes also supported our Development Team to skilfully navigate our developments through the financial double hits of high construction costs and falling property values.

We know that when the property market has these major financial headwinds, the solution isn't to build only smaller homes. These rarely meet the needs of our households. Instead, we focused on restructuring or redesigning our developments, reprogramming project timelines, and considering different methods of contracting to minimise all parties' exposure to development and construction risks. We placed great value in achieving this by way of partnership.

Our reputation among those who know and work with us is strong. They know us as a high values-driven social charitable organisation, a successful people-first business with heart. Our reputation and standing among those with whom we work is an enviable asset and taonga.

We have always placed a high value on the warm and constructive relationships we have with our many friends and partners. Being successful requires great partnerships. Everything Housing Foundation commits to is achieved through partnership. The support and commitment to our purpose we receive from our partners has been considerable. We were established by The Tindall Foundation, which continues to support us alongside development partners, funders and investors, iwi, central Government, and philanthropic organisations, to bring dreams of home ownership to life.

Partner support is crucial. We have an ambitious growth plan to help more households across more

regions of Aotearoa. We aim to continue to be leaders in this unique affordable home ownership space and to continue helping and assisting those who believe in what we do and wish to do so themselves.

To this end, in 2023-2024 we are focused on completing the first of 100 affordable homes on land we purchased in 2022 in Ōmokoroa in the Western Bay of Plenty. We anticipate extending our affordable home ownership programme into Te Matau a Māui (Hawke's Bay), growing our housing presence in Ōtautahi (Christchurch), and of course, doing more to meet the housing needs in Tāmaki Makaurau (Auckland). We are also talking with central and local governments about growing affordable home ownership programmes in other parts of Aotearoa. Homes need to be affordable.

The challenge is to work out how NZ Inc can collectively invest in these affordable home ownership products, knowing they will make a meaningful and material difference to tens of thousands of families and their communities, economically, socially, and environmentally benefiting Aotearoa.

To conclude, I have talked about our viability, reputation, and culture, which is reliant on our teams. We are many teams, but we are also one large team that includes our trustees, for whom I have an immense amount of respect for their commitment to the cause of Housing Foundation and the support they show me and my teams.

We know the difference our products and our team have made to our households. We just want many, many more households to have the opportunity of owning their home.

We have no gimmicks, just a team standing by to support hardworking Kiwis out of renting, and into their own home. We have already facilitated the creation of over 1,000 homes across New Zealand, something we're immensely proud of.

I must acknowledge the support and guidance I receive from Sandy, our Chair, and his focus on ensuring we are as effective as is ever possible by growing, remaining viable, enhancing our reputation and maintaining our kaupapa and culture.

A handwritten signature in blue ink that reads "Dominic Foote". The signature is fluid and cursive, written on a white background.

Dominic Foote
Chief Executive – Housing Foundation

Our purpose and strategies

Our Purpose: Enabling people into affordable homes.

The strategies to support that purpose are:



Build more affordable homes

Central to our kaupapa is to build affordable homes for whānau to own. This has been and will remain our number one priority, although we will also look at other secure tenure solutions such as apartments, older adult housing and build to rent.

In order to grow and continue at greater scale, we need access to funding. We need development finance and equity (capital). Currently the main source is Progressive Home Ownership (PHO) and we are seeking new development partners.



People, Systems and Brand

We are about people and for people as Housing Foundation is a people centric organisation. Our people are all of us; our teams, consultants and contractors, and we are refining and building the policies, practices and systems that support and that grow us. We have an increasing focus on wellbeing and cultural awareness.

Systems. We need systems that are fit for purpose; including data structures and management, cybersecurity, QMS and enabling software.

Identity and Brand. Our identity is driven and reinforced by our values and beliefs in what we can do, how we are known and how others experience us. We work to ensure that our partners and our stakeholders trust us to do what we say we will do. This enhances Housing Foundation, our partners and our stakeholders' viability, reputation, and culture.



Provide services to support iwi, Māori organisations and third parties

Housing Foundation enjoys warm relationships with many organisations who have prioritised housing for their whānau.

Our kaupapa has been and always will be to respond immediately to any requests for advice and support, to provide our intellectual property generously and to reinforce capacity and capability building within our client organisations.

We provide a range of services to iwi and other organisations in a number of regions across Aotearoa.



Define and identify sustainable policies

This is a relatively new strategy for us and one which we feel needs to be embedded in our policies and practices.

As our environmental awareness grows, we are actively considering more carbon neutral and zero carbon construction techniques.

Diversity, Equity, Inclusion and Belonging Statement

Housing Foundation commits to diversity, equity, inclusion and belonging.

These values are at the core of who we are. We value a workforce with diversity of demography and thought.

Everyone, regardless of identity or socio-economic background, is provided growth and development opportunities, is recognised fairly and is treated equitably.

Diversity is celebrated and inclusion is ingrained in our culture and in all we do. Our people have the freedom and confidence to bring their authentic selves to work, and to feel welcomed and seen for who they are.

Chair's signature

Date: 3 July 2023

Chief Executive's signature

Date: 3 July 2023



Our people



Management Team

Marina Purdon, Nicolas Giraldo, Dominic Foote, Joanne Campbell and Jared Partridge

Team Members

Angela Castles

Greg Freeman

Bill King

Erin Liava'a

Issac Liava'a

Denise McCombe

Russell Ness

Frank Rientjes

Juanelle Uaisele

Talei Williams

Caroline Lagaloga

Corina Nicholas

Manuel Adithela

Ngamata Skipper

Mykaela Palelei

Joanna Opai

Debbie Mustill

I've taken back control of my life

Kia ora whānau,

My name is Corlene Greenwood and I have recently moved into my new home under the shared home ownership scheme.

I was happy to be asked to share my story as this is definitely something I would recommend.

I'd say don't feel you must stay renting for years – you know that won't help your family in the long run. Take a good look at what the Foundation offers!

Now as a homeowner I feel that I've taken back control of my life. No more landlord to deal with. This shared ownership scheme is real and so worthwhile.

I basically started with nothing a few years ago after coming back from overseas. I went down the path of getting a "tiny house" but with a growing teenage son and having to shift it around to different bits of land, it just wasn't working out quite as I planned.

So I did a lot of online research to see what my next step could be. I saw this shared home ownership scheme which sounded too good to be true. "What's the catch?" I thought!

But I did see there were success stories from other Māori families so I made an application and sent them a letter.

By some miracle I was chosen and then had to sell my tiny house to get a deposit.

When I was offered this house I got very emotional as it meant so much to me. It meant finally I would have the stability and safety of a home of my own.

I still get emotional talking about this as I think about where I am now and where I have come from.

I'm paying a mortgage now, not rent, which means I'll have an asset in the future for me and my son. I still have a dream of retiring up north, living off the land and local kai moana. But for now I love my house, my son loves it here and we have wonderful neighbours.

Corlene Greenwood



I still get emotional talking about this as I think about where I am now and where I have come from.

Partnerships

Nāu te rourou, nāku te rourou, ka ora ai te iwi.

With your food basket and my food basket the people will thrive.

Housing Foundation people enjoy the relationships they have with iwi, Māori organisations and third parties. We are currently working alongside the following organisations as they provide affordable housing for their whānau.

Special thanks to The Tindall Foundation, a Housing Foundation enduring supporter.

- Te Rūnanga o Ngāi Tahu – Christchurch
- Wayne Francis Trust – Christchurch
- Ka Uruora – Aotearoa
- Port Nicholson Block Settlement Trust – Wainuiomata
- Taranaki Iwi Collective – Taranaki
- Te Atiawa – Ōpunake
- Ōkato School – Taranaki
- Te Taiwhenua o Heretaunga – Hastings
- Waikato Tainui – Hamilton
- Abbeyfield – Aotearoa
- Community of Refuge Trust (CORT)
- Te Tumu Kāinga
- Eke Panuku Development Auckland
- Tamaki Regeneration Company – Auckland
- Kāinga Ora – Auckland
- Te Pūtahi nui o Rēhua (Northland)
- Ngāti Maru (Thames)
- Te Āhuru Mōwai
- Te Matapihi
- Community Housing Aotearoa

We also have other, ongoing partnerships with:

- Households and families
- Residents' associations
- Banks
- Financial advisors and budgeting organisations
- Contractors, builders and building suppliers

- Building consultants and researchers
- Councils and the Crown
- Financial supporters
- Charities services
- Community housing organisations

Puhinui Park Limited Partnership

We have partnered with Te Tumu Kāinga and CORT (Community of Refuge Trust) to develop a piece of land in Manukau that will on completion result in over 170 new affordable homes.



Progressive Home Ownership fund

We have contracted with Ministry of Housing and Urban Development to provide over 220 homes funded with loans from the Progressive Home Ownership fund.

We value your ongoing partnership, your companionship and your support. Thank you everyone. We are deeply grateful.



Statement of Service and Performance

as at 31 March 2023

Our Vision	Empowering communities and building for the future, through innovative housing solutions.
Our Mission	To relieve poverty by providing or assisting with the provision of affordable housing for low-income persons and households in New Zealand.
How do we do this	
Our People	Our people maintain a customer focused, ethical relationship-based approach with whānau, families and households.
Developments	Provide affordable homes either: <ul style="list-style-type: none"> • through our own land developments, • by partnering in land developments, • or assisting third party organisations with their own developments.
Our Programmes	We provide Shared Ownership and HomeSaver (Rent to Own) housing programmes. We create mixed tenure neighbourhoods.

Our partnerships

Puhinui Park Limited Partnership – we have partnered with Te Tumu Kāinga and CORT (Community of Refuge Trust) to develop a piece of land in Manukau that will result in more than 170 affordable homes. 139 homes completed to date.

Progressive Home Ownership fund – we have contracted with Ministry of Housing and Urban Development to receive loans from the Progressive Home Ownership fund to provide.

- 78 homes as part of our first facility agreement. 30 homes completed to date.
- 145 homes as part of our second facility agreement. No homes completed to date.

Iwi and third party service agreements – we have service agreements with 11 iwi and third parties where we assist them with their own developments, assist with allocating households to the houses and manage the housing outcome post completion and occupancy.

The numbers

2022-2023

164 houses owned in Shared Ownership

44 houses owned in Rent to Own

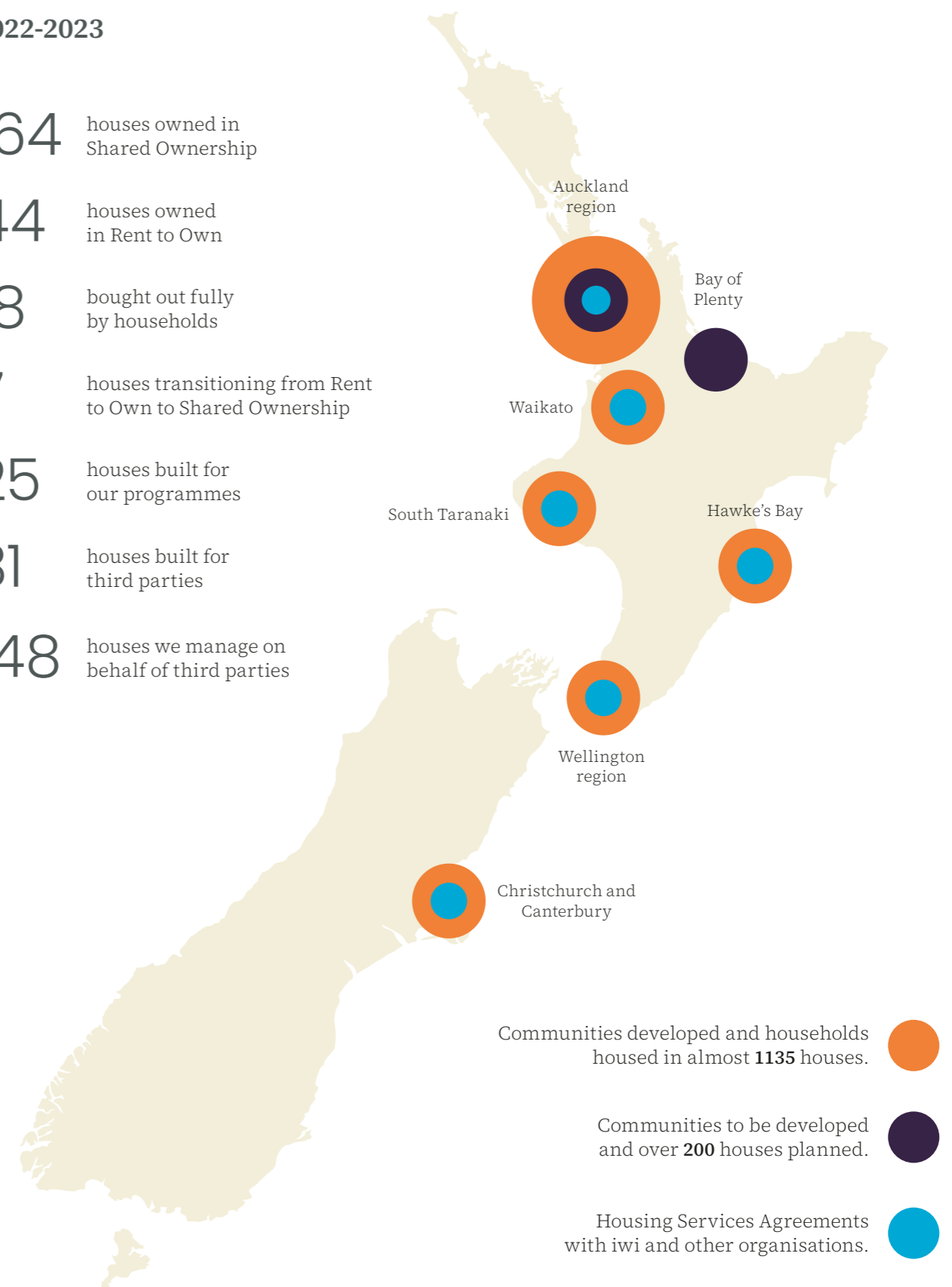
18 bought out fully by households

7 houses transitioning from Rent to Own to Shared Ownership

25 houses built for our programmes

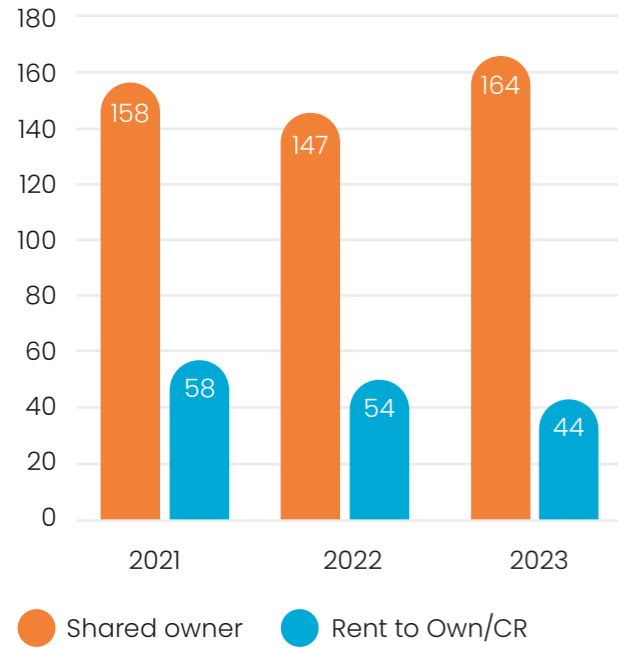
31 houses built for third parties

148 houses we manage on behalf of third parties

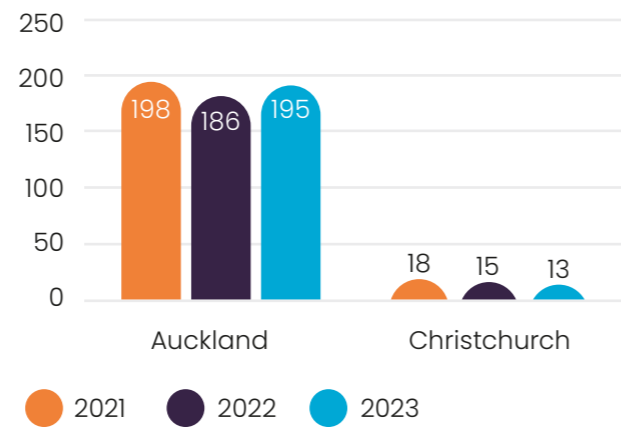


The numbers

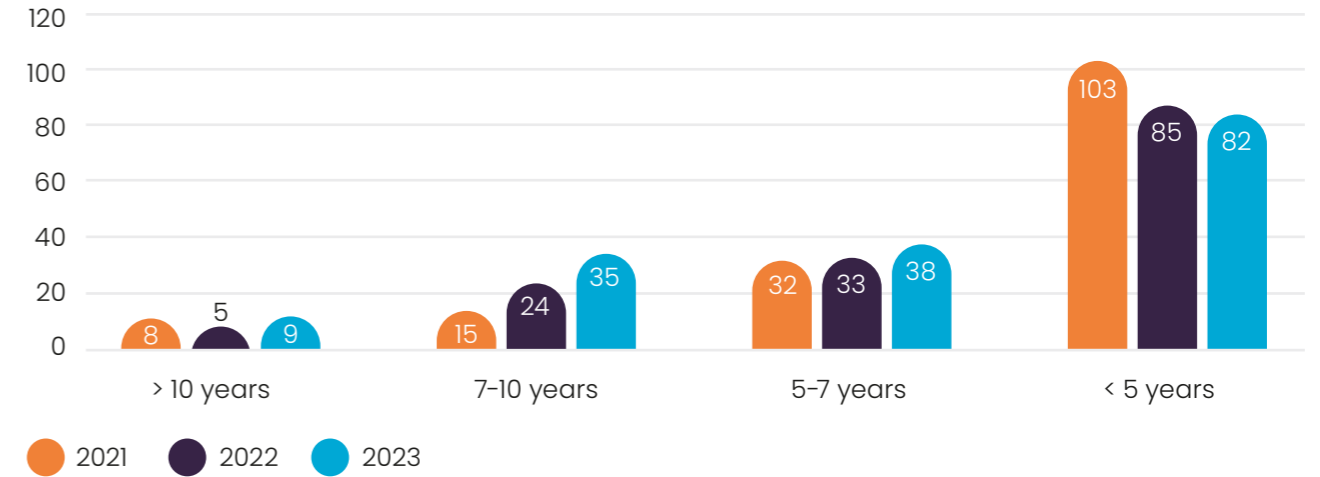
Houses owned by Housing Foundation



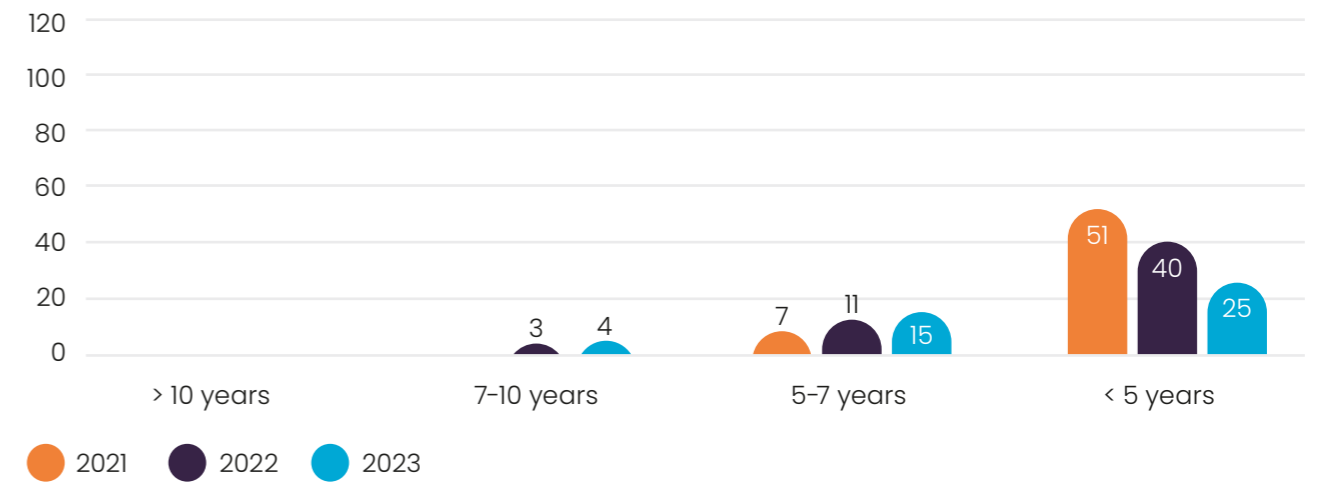
Houses by location



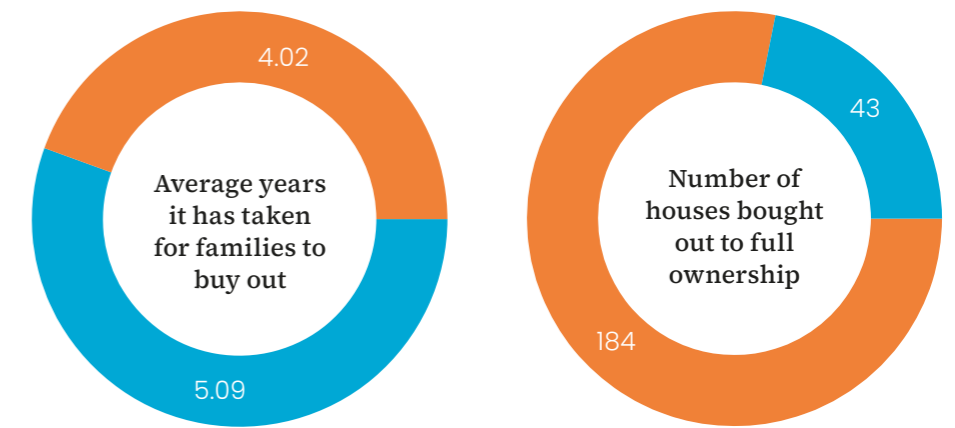
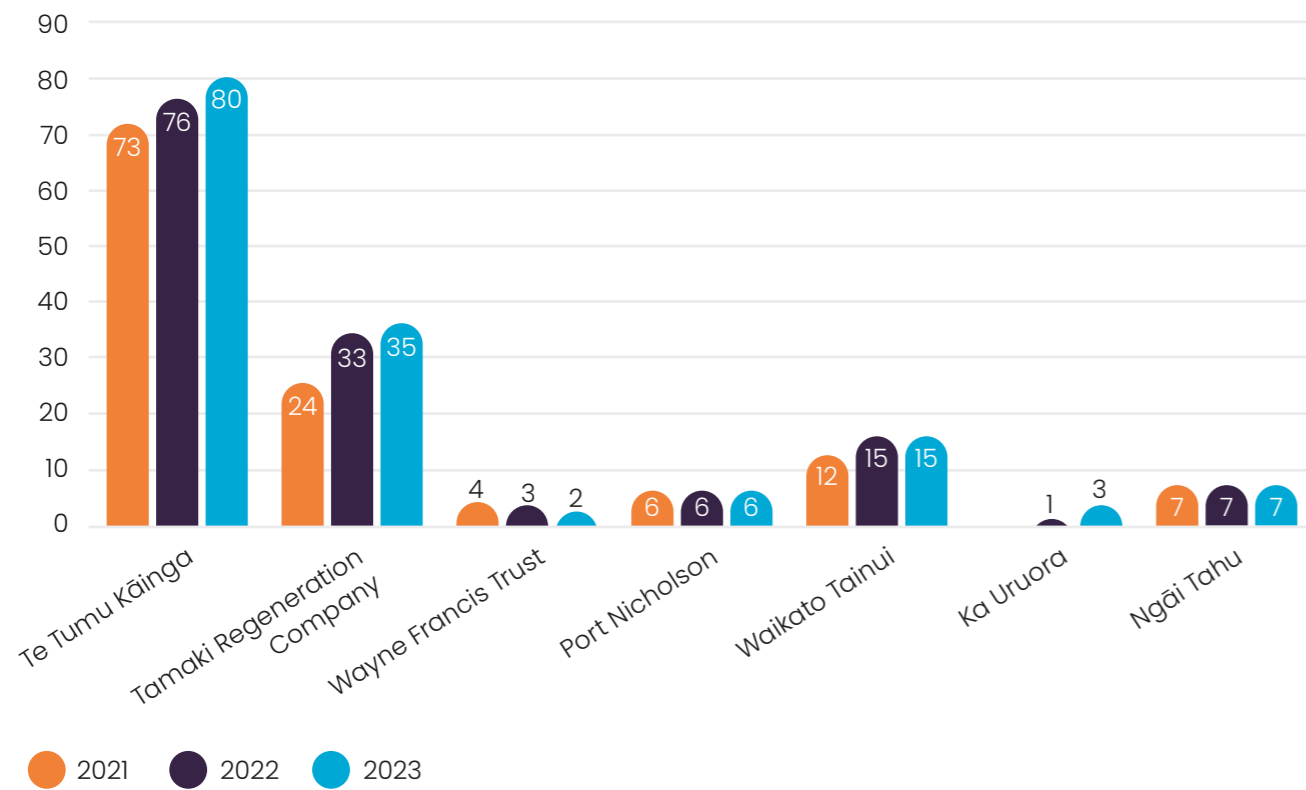
Shared Ownership houses - age



Rent to Own houses - age



Third party houses managed by Housing Foundation



Financials

Statement of Comprehensive Revenue and Expenses For the Year Ended 31 March 2023

	Group 2023	Group 2022
Revenue from exchange transactions		
Property Sales	15,901,236	7,441,567
Less Property Purchases	11,826,755	6,517,345
	4,074,481	924,222
Other Operating Revenue		
Grants received	1,473,340	985,159
Rent received	1,311,537	1,436,013
Other fees, interest and capital gains	7,793,471	7,003,052
	10,578,348	9,424,224
Less Expenses		
Operating and admin expenses	3,604,166	3,254,053
Interest	110,477	76,983
	3,714,643	3,331,036
Net Surplus	10,938,186	7,017,410
Partner's share of profit from Puhinui Park Limited Partnership	300,729	343,799
Net Surplus and Total Comprehensive Revenue & Expenses	11,238,915	7,361,209

Statement of Financial Position As at 31 March 2023

	2023	2022
Current Assets		
Cash and term deposits	15,270,815	36,033,232
Receivables and prepayments	5,058,195	3,723,985
Land & Buildings held for sale	19,660,320	9,466,440
Work in Progress	47,126,798	11,606,782
	87,116,128	60,830,439
Current Liabilities		
Accounts Payable	3,851,553	1,811,684
Grant facilities and provisions	571,584	601,958
Term loan payable - current portion	58,332	57,241
	4,481,469	2,470,883
Net Current Assets	82,634,659	58,359,556
Non Current Assets		
Land & Buildings	43,344,988	41,994,780
Computers & Office Equipment	24,384	45,604
Investments	2,523,108	2,222,379
	45,892,480	44,262,763
Non Current Liabilities		
Term Loan Payable	23,450,431	8,784,526
Net Assets	105,076,708	93,837,793
Trust and Shareholder's Equity	105,076,708	93,837,793

The financial report has been audited by William Buck, Auckland.

Governance

Housing Foundation is a charitable trust and, as such, is governed by a Board of Trustees who act in much the same way as a board of directors. The Housing Foundation Board has nine very experienced trustees who meet with the management team at least monthly for formal board meetings. In addition to serving on specific sub committees such as Audit and Risk, board members make themselves available to the management team for advice and support. The clear demarcation between governance and management, coupled with the management team's ability to collaborate with the Trustees and benefit from their experience, has been an enduring strength of the Housing Foundation structure.



Sandy Foster, Chair



Kate Armstrong, Trustee



Sarah Sinclair, Trustee



Tony Lanigan, Trustee



David Kennedy, Trustee



Judy Whiteman, Trustee



Mel Hewitson MNZM, Trustee



Orchid Atimalala, Trustee



Maxine Shortland MNZM, Trustee

Sandy Foster, Chair

Sandy has a civil engineering background and a strong record of business planning, financial modelling, market research and project planning in property development. His specific focus has been affordable and social housing, retirement villages and aged care accommodation. Sandy is well respected in the community housing sector having been directly involved in the delivery of new supply.

Kate Armstrong, Trustee

Kate is an independent director of the Suncorp New Zealand group of companies and chairs its audit and risk committee. Previously she has served as an independent director for a not-for-profit financial mentoring organisation. In addition to her normal Board of Trustees duties, Kate chairs Housing Foundation's Audit and Risk Committee.

Sarah Sinclair, Trustee

Sarah is a Partner at MinterEllisonRuddWatts law firm and is a highly regarded construction and infrastructure specialist. She has extensive experience acting for both Government and private sector clients in large-scale, complex infrastructure projects. Sarah is known for providing commercially pragmatic, strategic advice on infrastructure funding models, procurement strategies and contracting structures.

Tony Lanigan, Trustee

Tony was a founding Trustee and former Chair of Housing Foundation; co-founder, previous Chair of the Board of Habitat for Humanity New Zealand, Board Member and former Vice Chair at Habitat for Humanity International. He served on the boards of Infrastructure Auckland, Waka Kotahi and Watercare Services Ltd. Tony was the first Chancellor of the Auckland University of Technology (AUT), a member of the Ministry of Health's Hospital Redevelopment Partnership Group (Canterbury) and is currently Chair of the Project Steering Group for the New Dunedin Hospital.

David Kennedy, Trustee

David is an experienced Director and Chief Executive. He chairs two property and land development Joint Venture companies for the New Zealand Superannuation Fund and is Chief Executive of Te Kaha Project Delivery Limited. He has held CEO roles with Ngāi Tahu Property, The Eden Park Trust and St Lukes Group/Westfield NZ. He is also on the Board of Naylor Love and Deputy Chair of Eke Panuku.

Judy Whiteman, Trustee

Judy is currently a Trustee of Whānau Mercy Ministries, Trustee & Co-Chair of Debt Relief Foundation and Director & Chair of Carmel College Auckland Ltd. Previous governance roles include Presbyterian Support Northern, Te Waipuna Puawai and ANZ Staff Superannuation (Australia) Ltd (Director). Judy is a Chartered Member Institute of Directors New Zealand, a Fellow Australian Institute of Company Directors and a member of the Chartered Accountants Australia and New Zealand. She is also an Associate of the Centre for Social Impact.

Mel Hewitson MNZM, Trustee

Mel has diverse board experience and currently is an Independent Director of Fidelity Life Assurance, Simplicity NZ, Ngāti Whātua Ōrākei Whai Māia, Southern Cross Travel Insurance and Domain Name Commission. She is a Trustee of Foundation North, chairs the Waikato-Tainui Nominating Committee for its Group Investment Committee and is an Independent Member of the Investment Committee of Findex Advice Services NZ. Mel also chairs the Active Investor Plus Advisory Panel for NZ Trade & Enterprise.

Orchid Atimalala, Trustee

Orchid is a trained Urban Planner with 30 years' experience in Aotearoa NZ, Australia and Samoa. She has broad experience in local and central government, private consultancy and in her own consultancy. Orchid is currently Principal Advisor within the Ministry of Education and is engaged at the political, community and network levels. Orchid is also a trusted source (Subject Matter Expert) of Resource Management Act and related estate legislation framework for achieving the best urban and natural environments planning outcomes (particularly in relation to growth) within the Ministry.

Maxine Shortland MNZM, Trustee

Maxine (Ngāti Hine, Ngāpuhi, Ngātiwai, Ngāti Porou) has over 25 years' governance and executive management experience. She is currently Chair, NZ Public Health Association as well as a Director of Waitangi Ltd, Netball NZ and a Trustee of Foundation North.

Space to grow

We grew up in the Salvation Army, and Housing Foundation had partnered with them for the Glen Eden development. There were a couple of families who attended our church at the time, so we learned a bit about the Housing Foundation from them.

When we got married, we registered our interest in the Housing Foundation.

We wanted to live in Auckland, as that's where most of our extended families are based. As a teacher and a youth worker, that looked less and less likely to be possible without significant financial support from family, which wasn't tenable. We thought the potential to jointly own and get into a place of our own was a fascinating idea and one of the few pathways we could see to ownership with a young family at our stage of life.

The impact of moving into our new home has been incredible. The boys were nervous to move as we had been in a long-term rental and were moving a bit further away from their school and kindergarten, but it worked out incredibly. We have a backyard that is safe and secure; there's space for friends and family to stay and we can host the extended family for meals and celebrations. The boys each have their own rooms and there's space to grow. We all feel settled, which we haven't really felt before. It's also been incredible to live in the community near where we grew up and close to all our extended family, as well as our church and Melissa's work.

Our new home has been amazing. We did move in just before the Auckland floods, which was a frightening experience. The home held up well, though, and if we can make it through that, it must be pretty solid! We love having a backyard and planting some veggies and bits and pieces out there. Having the freedom to make our house a home has been wonderful.

We found working with the Housing Foundation team to be great. Thinking back, it was stressful at the time, mainly wondering whether or not everything would work out.

What was particularly good about our journey into our new home was being able to follow through on one of my (Caleb's) late father's wishes for us, to be in a place of our own. Knowing that



we'll be here a long time and the boys can grow here gives us a massive sense of peace.

The journey had its ups and downs, but overall, being a part of a lovely community and being able to stay in our native West Auckland have been encouraging parts of the journey. Ultimately though, the best part is all that remains to come!

Caleb & Melissa Bridle

“We found working with the Housing Foundation team to be great.”





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The New Zealand Housing Foundation is a registered New Zealand Charitable Trust (CC23927) and Registered Class 1 Social Landlord with the CHRA (RA019).

