Highlights in numbers 2021

- **260,000+** Record number of unique web visitors – almost doubled since 2018
- **+850%** Record Twitter reach – around 850% increase since 2017
- **+25%** Record views on YouTube channel with a 25% increase on 2020
- **7,500** Around 7,500 attendees and views of our COP26 public event and associated films
- **3,000+** Over 3,000 attendees and views of our 2020 Winners presentation event

“We can’t tell you how grateful we are to... World Habitat for seeing the potential and investing in this project!!! Without World Habitat, we simply wouldn’t have been able to do most of it.”

Theresa Williamson, Catalytic Communities, Rio Favela Community Land Trust Project
Our mission and objectives

We are determined to address and challenge the widespread and chronic injustice that one-in-seven people across the world live without a proper home. Our mission is to help those who are homeless; those who have lost their homes due to war and disasters; and those who simply cannot afford to live where they need to.

All our work is focused on understanding what works and getting solutions to the people who need them most. This annual report and financial review details our progress over the last year towards achieving that mission.

Safe and secure housing is a fundamental human right; without it, people cannot fulfil their true life-potential. For too many of the world’s population, poverty, conflict, disasters – including those caused by the climate emergency – deny people that fundamental right. The COVID-19 pandemic continues to highlight blatant inequalities in housing. A secure home is not only essential to help keep people safe from the virus, but also provides resistance to the economic and social impacts that the pandemic has unleashed.
UN-Habitat estimates that around a billion people currently live in unsafe and unhealthy homes – and millions more have no home at all. This is unacceptable. Despite the recent challenges caused by COVID-19, there has been huge progress over the last few decades. Billions have been lifted out of poverty. Life expectancy has increased, and more people than ever have somewhere safe and secure to live in – our mission is quite clearly achievable.

However, there are threats to this progress. Old political and economic certainties have retreated, weakening people’s rights and increasing the risk of conflict. The economic impacts of COVID-19 have threatened people’s security, increasing the risk of eviction and homelessness. A rising global population is straining the world’s resources and the climate is becoming increasingly unstable and unpredictable. These tensions are felt first by the poorest people who can least afford to protect themselves from the effects, and with regard to the climate emergency – are the least responsible for causing it.

However, the most marginalised communities are often the most resourceful, strongest and most innovative. With the right financial and social backing, most communities possess the potential to create the right housing solutions. In our experience, if those directly affected have a role in designing solutions, the outcomes are always far better.

The world is not short of solutions to housing challenges – most of them already exist and are emerging all the time. However, too many communities do not have the access they need to implement and make the most of them. It is World Habitat’s role – as a catalyst – to find the solutions, help them to develop and grow, and then get them transferred to the places and communities who need them most.

In 2021 we wanted to have a greater positive impact than ever before. We sought to develop and adapt our approach to changing housing needs, and the limitations imposed on us as a result of COVID-19, without reducing our impact. Our work – which this report details – continued to implement the strategy approved by our Trustees, that has guided our work from 2019 to 2021.

The strategy sets our objectives to:

• Seek out and develop new and effective solutions to the world’s greatest housing challenges
• Support emerging innovative ideas and projects to develop and grow, so they help more people
• Invest in housing projects to help them reach more people
• Promote proven housing solutions and help to transfer them to places where they are needed most
• Work around the world to develop what works and to discover new solutions to making housing safe and secure.
The World Habitat Awards

Seeking out and developing new and effective solutions to the world’s greatest housing challenges
The World Habitat Awards represent a unique window into the most inspirational and effective housing projects from around the world.

Run in partnership with UN-Habitat since 1985, our extensive global network and proven methodology finds remarkable communities who have solved sometimes, seemingly, impossible problems. We look for innovative projects that are sustainable and have the potential to have the greatest impact in addressing the most challenging global housing problems, through our exChange events and transfer work.

The two Gold Award winners – who were presented with their Awards in 2021 – were:
The Aga Khan Agency for Habitat, Pakistan and Newcastle City Council, UK.

Integrating local knowledge with technology to manage disasters in Pakistan’s villages
The Aga Khan Agency for Habitat, Pakistan

Pakistan has suffered an estimated US$18 billion in damages and losses as a result of disasters over the past decades. The northern mountainous areas – home to some of the most disadvantaged and isolated communities – are especially vulnerable to earthquakes, floods and many other hazards – often as a result of the climate emergency – that have caused significant damage in recent years.

Although international and national agencies have undertaken work on disaster preparedness at different levels, the integration of hazard,
vulnerability and risk assessments (HVRAs) into planning processes – for disaster preparedness, response, rehabilitation and development – is rare.

The **Integrating indigenous knowledge and technology for safer habitat** approach set up by the Aga Khan Agency for Habitat, Pakistan (AKAH Pakistan) integrates disaster-risk management into habitat-planning and development projects at village and community levels. AKAH Pakistan introduced community-based HVRAs in the country for the first time in 2004, combining local and scientific knowledge to map risks, determine residential and economic zones, and develop disaster management plans. AKAH geologists use satellite images and risk-mapping tools, with active participation from residents, who contribute local knowledge and receive training on the process. This enables them to build in safer areas and protect against hazards.

To date, AKAH Pakistan has conducted HVRAs in almost 800 settlements, mostly in the mountain areas of Gilgit-Baltistan and Chitral regions – home to more than one million people. The project has provided more than 20,000 households with technical assistance in maintaining and improving their homes, constructed over 4,000 shelters for internally displaced people, and created more than 280 community disaster management plans. Weather monitoring posts and community-based early warning systems are also installed.

Over 50,000 community volunteers have been trained across Pakistan in community-based disaster risk management. Alongside AKAH, they have responded to over 200 disasters and – through HVRAs – identified 50 extremely hazard prone settlements for relocation. AKAH Pakistan has also established 190 community-managed emergency stockpiles, which include tents, blankets, search and rescue tools and first aid kits.

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**Homelessness Prevention in Newcastle Upon Tyne, UK**

Newcastle City Council, UK

Poverty and deprivation were already long-standing issues in Newcastle upon Tyne before a decade-long programme of austerity reduced municipal budgets by almost a third (32%) and welfare spending in the city was severely cut. An estimated US$150 million will have been cut from 40,000 of the lowest-income working-age residents by 2024.
It was in response to these severe budget cuts, and their likely impact on the most vulnerable households, that Newcastle City Council developed its Active Inclusion Newcastle partnership approach to support residents to have a stable life – somewhere to live, an income, financial inclusion and employment opportunities. Homelessness prevention in Newcastle upon Tyne is a citywide approach which identifies and supports people at risk of homelessness – before they reach crisis point, rather than responding afterwards.

In a city facing reducing incomes and increasing poverty, this approach has maintained extremely low and stable levels of homelessness, despite a challenging background nationally, preventing thousands of households from becoming homeless.

More than 100 local organisations work together to prevent homelessness and promote financial inclusion. This involves addressing issues that can contribute to homelessness, such as debt and access to welfare support – to increase residents’ income and reduce their expenditure where possible. This groundbreaking approach has prevented over 24,000 households from becoming homeless between 2014/15 and 2019/20 and has the highest proportionate rate of homelessness prevention in all the core cities in England.

### World Habitat Awards Presentation Event

Due to the ongoing COVID-19 pandemic, the 2020 Gold Award winners were presented with their awards at a special online presentation event in October 2021 – as part of UN-Habitat’s Urban October. In addition to the two World Habitat Awards Gold winners, the event also showcased and celebrated the work of the winners of our first Outstanding Contribution to Housing Award, TECHO.

The event – Preventing homelessness, combatting the climate emergency and providing emergency housing – a celebration of outstanding housing solutions – opened with a film featuring the remarkable work of all three projects and was followed a discussion with project representatives and leading housing experts, including:

- Leilani Farha, Global Director of The Shift and World Habitat Awards Final Judge;
- Christophe Lalande, Head of Housing Unit at UN-Habitat; and
- Claudia Murray, Research Fellow at the School of Real Estate and Planning at the University of Reading and World Habitat Awards Advisory Group member.

The event was hosted by our Chief Executive, David Ireland.

The headline message from the discussion, and Q&A session that followed, was that national governments need to urgently meet the challenges posed by both the climate emergency and the need to fulfil the right to housing for everyone. And while many NGOs and local governments are responding to these challenges, the scale and urgency of these crises requires national governments to fund and legislate to provide and support solutions where they are needed.

The event, including the associated films, was attended – and has been subsequently viewed across our channels – by over 3,000 people.
Innovating, scaling up and transfer

We will bring people and ideas together to help transfer and exChange ideas to new places where they are needed most.
Through our exChange events and other activity, World Habitat continues relationships with organisations after they have won World Habitat Awards.

This enables projects to not only further develop and raise their profile and impact, but also to highlight and showcase their great practice and processes to inspire other organisations to emulate their work – particularly where it is needed most.

Due to continuing global COVID-19 restrictions throughout 2021, World Habitat conducted the vast majority of our events virtually.

The Aga Khan Agency for Habitat, Pakistan

Our most high-profile events of the year were held at the UN Climate Change Conference – COP26 – in Glasgow, in partnership with AKAH, Pakistan (see section 6).

In addition to this, we co-hosted – and our Chief Executive, David Ireland, spoke at – an international seminar exploring how AKAH Pakistan can expand their work integrating disaster risk management across the country.

It was hosted in partnership with the Ministry of Climate Change, Pakistan; UN-Habitat; and World Habitat, in celebration of World Environment Day in June and the start of the UN Decade on Ecosystem Restoration.

The event recognised Pakistan’s restoration initiatives and its role in global efforts of environmental protection – acknowledging the urgency of preventing, halting and reversing the degradation of ecosystems worldwide. The event began with remarks from Malik Amin Aslam, Special Assistant to the Prime Minister on Climate Change in Pakistan.

Newcastle City Council

World Habitat’s endorsement of the Newcastle City Council’s approach created confidence that preventing homelessness at the earliest opportunity is the right thing to do, despite it not being a statutory right. The Award galvanised the city to strengthen the importance of making the prevention of homelessness everyone’s business. They strengthened their messaging, communications and approach on focusing on all residents having suitable and sustainable homes.

Partly as a result of winning a Gold World Habitat Award, Newcastle City Council was invited to present their work in a number of international events. The following were great opportunities to share their message and learn with wider audiences.

- The Shift, Municipal working group in Canada, December 2020
- Conference #Housing2030 – Housing Europe, UN-Habitat and UNECE, February 2021
- Preventing Homelessness in Migrant Communities – Peer Learning Event. UN-Habitat, May 2021
- World Habitat Awards winners’ presentation, World Habitat, October 2021
• Annual Summit for the Vanguard Cities, Institute of Global Homelessness, November 2021
• Association of Charitable Foundations (ACF)’s Housing and Homelessness Network – Network Meeting, November 2021

Newcastle City Council’s work on homelessness prevention has been reviewed in these presentations and has led to the development of aligning this programme with the work of Community Solutions and the Centre for Homelessness Impact.

The Gold World Habitat Award created positive expectations that helped Newcastle to improve the articulation of its approach. This has had many benefits including reviewing and simplifying their key performance indicators to help create a citywide focus on having no rough sleeping, no one living in bed and breakfasts, and no evictions into homelessness.

TECHO

World Habitat supported TECHO to deliver their Latin American Housing and Habitat exChange. We helped them identify external contacts from our previous World Habitat Awards winners and from the Award’s Advisory Group members, some of whom attended sessions and provided their expertise. The meeting brought together directors, co-ordinators and volunteers from 18 countries across Latin America and the Caribbean in which they operate. It provided opportunities for vital collaboration and capacity-building across three main thematic areas: risk reduction; environmental issues; and sustainability of habitat projects. These were explored during the three-day event, which included talks by external experts and TECHO staff; sessions on sharing good practice; workshops on risk reduction plans; and training and development opportunities.

This was the first event to take place as part of an ongoing partnership between TECHO and World Habitat, following the presentation of an Outstanding Contribution to Housing Award to TECHO in December 2020 – the first award of its kind from World Habitat.

The next steps will include the creation of new approaches and strategies to support vital risk-reduction in the communities and settlements where TECHO works. A database will also be developed which will detail the work of teams in different countries to share knowledge and processes to support others in planning their own responses to habitat improvement.

“All participants shared their joy and were grateful, asking for these spaces for exchange to be more frequent. These thanks are extended from TECHO to World Habitat for making this possible.”

Carol Solírzano Canales, Partnerships and Co-operation Co-ordinator at TECHO
Supporting the Koraga community, Karnataka, India

The organisations – ActionAid India, Samagra Grameena Ashram (SGA) and the Koraga Federation (who were Gold World Habitat Award winners in 2019) – continue to work with the Koraga community, with the support of World Habitat, to meet the following objectives over a two-year period.

- Supporting 25 Koraga families each year to attain their right to live, livelihood and dignity through eco-sensitive, natural and organised farming.
- Constructing 25 new houses a year in the agricultural farm – to lead a dignified way of life and have a decent environment to live in. For this purpose, technical guidance is taken from NIVAS, a Bangalore based NGO working on low-cost, quality house construction.
- Capacity building of 25 Koraga families each year through meetings, training, and awareness-raising activities.
- Organising supportive efforts to mobilise human and financial resources from various government departments, such as access to water for drinking and irrigation; seeds, seedlings and plants; animal husbandry; organic manure; training and raising awareness, construction of the roads, toilets and bathrooms; access roads and electrification.

Highlights from the activities carried out between December 2020 and September 2021 include the following.

- Discussed the project’s objective, vision and mission, strategies and activities with Koraga Federation Governing Body and identified a member of the Koraga
Federation (Diwakar) to work as full-time member of staff under the Koraga community development project. Diwakar started work in December 2020.

- Rapport with the families: Diwakar was able to build rapport with each of the 25 families through home visits. A Focus Group meeting was organised to discuss the communities’ engagement with organic agriculture. An action plan was drafted.

- Land Survey: All the families made an application to the Assistant Director of Land Records (ADLR) and conducted a land survey providing boundaries of one acre of land per family.

- Cleaning and levelling of the land for initiating agricultural activities. The Integrated Tribal Development Department (ITDP) paid the wages as per the guidelines of Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA). Fifteen families, who were involved, earned a sum of Rs.36,000/- for their labour.

- An action plan was prepared and instigated for land development and housing. It was submitted to the Integrated Tribal Development Department.

- Capacity building: A two-day training activity on natural and dry land agricultures was organised at Krishi Vijnyana Kendra (Agriculture Science Center) for the members of the 25 families.

- House construction: An application was submitted to the Integrated Tribal Development department for 15 new houses. This will be carried out with the assistance of NIVASA Bengaluru, to build low-cost, high-quality houses while considering the Koraga communities’ identities.

The Heritage Foundation of Pakistan

Five World Habitat Centres have been constructed by our 2018 winners – the Heritage Foundation of Pakistan. Due to the COVID-19 lockdown restrictions, alongside extreme weather events, progress has been slow. However, another 11 centres are currently being built and will be completed in the first few months of 2022.

After COVID restrictions were relaxed in the second half of 2021, a total of five workshops took place for community members from various villages of Sindh who received training in earth/lime brick making and smokeless Pakistan Chulah stove construction. The Chulah training is now an integral part of training using Zero Carbon construction techniques, which is helping the spread of earthen stove building in Pakistan.

In addition, a Pakistan Chulah building video tutorial was developed in 2021 as an open-source tutorial on Yasmeen Lari’s (co-Founder and CEO of the Heritage Foundation) Zero Carbon Channel on YouTube, which has encouraged self-building and increased awareness of earthen stove building around the world.
Over the last two years, we have been working on an accounting protocol with the Nubian Vault Association (AVN) – a 2016 World Habitat Award winner that builds low-carbon homes in the Sahel region of Northern Africa. We commissioned and funded research with myClimate to develop an accounting protocol (according to ISO accreditation 14064-2). This protocol accurately calculates the expected CO2 emissions in a standard (25m²) Nubian Vault house over the 30-year lifetime of the building, against the carbon that would have been emitted by the construction of a cement block house – the default construction type in the Sahel.

AVN’s project is now listed with Sweep – a carbon finance and offset platform – which enables companies to fund vetted climate projects. This accounting protocol is the first time that a model has been developed to measure carbon emissions for the construction of houses in the global south which is compliant with the ISO.

World Habitat is currently undertaking research on climate finance and looking for potential ways for others in the housing sector to invest in similar low-carbon projects.
Ending Street Homelessness in Europe

We will work intensely with a group of European cities to help them first reduce, and then end, street homelessness.

40
The European End Street Homelessness Campaign worked with over 40 partner organisations across 12 European cities.

439 people placed into permanent long-term accommodation in campaign cities.

42
We delivered online exChange sessions and opportunities to share knowledge to 42 people from 13 partner organisations across 12 European cities.

½ million
Our ‘Working Together to #EndStreetHomelessness’ social media campaign reached a third of a million users on Twitter on World Homeless Day.

91%
More than nine-in-ten exChange participants felt confident about applying skills learnt in their local area of work.

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CRESCER, Lisbon, Portugal
For the last five years we have led the European End Street Homelessness Campaign – a network of local city campaigns, all working with the same set of principles to end street homelessness in their communities.

It is our pleasure to continue to host this growing movement of committed and passionate housing advocates – championing permanent housing solutions and fighting for an end to street homelessness.

2021 was a year in which the continuing COVID-19 pandemic developed from a global emergency with immediate consequences to a longer-term policy issue. Initial successes, driven in large part by major local and national responses, began to turn from necessary quick fixes to long-term solutions. By the end of 2021 in the UK alone, it is estimated that £750m has been spent on tackling homelessness. A staggering amount, yet much of this continues to be spent on alleviating homelessness with temporary solutions. In many countries across Europe this level of investment in ending homelessness remains out of reach. What is clear, more than ever, is that the need for permanent housing – and somewhere safe to stay – is not only the answer but the only policy solution.

The European End Street Homelessness Campaign works with partners who understand this challenge and recognise how their system needs to change. World Habitat is committed to not only work with those that have the necessary finance, buildings and political backing. We understand that the homelessness crisis exists across Europe and are excited that in 2021, we welcomed new
partners into the Campaign, from Budapest, Zagreb, and Lisbon. Each with a specific starting point and with a unique housing context, but also with an existing desire to share knowledge and learn from others with the same overall aims. All are committed to our key principles and understand that housing is not only a fundamental human right, but a basis for human dignity.

“It is a great pleasure to join the European End Street Homelessness Campaign. A campaign aligned with CRESCER’s goals which believe, and fight for, the possibility to live in cities where no one experiences homelessness. This campaign acknowledges people’s agency in defining their own goals and promotes effective responses and politics targeting people’s needs. We are grateful for the opportunity to expand our network, and – together – continue raising social and political awareness of people’s skills and competencies, needing to be supported through community integration where housing is the first step and a universal right.”

Américo Nave, Executive Director of CRESCER, Lisbon
“We are extremely pleased to have become part of a campaign to end street homelessness. Poverty is a burning issue, and homelessness is the most severe form of poverty. Therefore, networking, co-operation, solidarity and effective poverty reduction policies become imperative. We believe that through this campaign – together we will have a greater voice in raising public awareness and influencing public policies, in order to improve the social inclusion of the homeless.”

Sanja Blažeković, Expert Associate for the development and improvement of the Croatian Network for the Homeless

As our campaign has grown, we have seen great successes across the year. Despite COVID-19 impacting on our ability to travel and promote physical learning exchange, we have adapted our approach to enable local partners to have real impact on challenging mindsets about homelessness and developing local housing solutions – sometimes against all odds. We have seen new housing projects starting in Bratislava, the growth of the Housing First programme in Leicester, and major ongoing success as Homeless Network Scotland continue to branch out Housing First across Scotland with their Housing First Pathfinder.

“We are proud to support opportunities for people affected by homelessness, so that their voices – so often marginalised – are heard.”

Eilidh Stringer, Development Manager, Leicester Homelessness Charter
Working closely with our partners in each city, the Homelessness Programme Team have utilised our Innovation Fund to stimulate small-scale actions, pilot programmes, evidence-gathering exercises and public-engaging campaigning work. With a total of nine grants given in 2021 – and running a fully online programme of support through individual coaching, bespoke support, exChange workshops and social media campaigns – the homelessness programme at World Habitat has ensured that ongoing pandemic restrictions have not been a barrier to building a committed and engaged community across Europe.

We also recognise that we are not alone in calling for solutions to end street homelessness however, and in 2021 we learnt from the successes delivered through the pandemic by making a commitment to working together. Our social media campaign for International World Homeless Day centred on the theme of ‘Working Together to #EndStreetHomelessness’, continuing to build solidarity between partners across the campaign, and on World Homeless Day itself – Sunday 10 October – reaching around a third of a million users and almost ten million impressions on Twitter.

We cannot operate in isolation, and World Habitat used our global influence to join campaigns across Europe including: #SupportDontDeport which called on UK authorities not to wrongfully depart EU nationals found sleeping on the streets; we co-authored a report entitled ‘Homeful – Exploring housing-led approaches to resolve and prevent homelessness’ for the Chartered Institute of Housing Presidency of our Board member Jo Richardson; and added a valuable international spotlight on housing rights abuse by joining a Hungarian campaign to protect social housing. We cannot be silent on housing injustice – and in the coming years our programme will look to influence policy and practice through direct delivery and in coalition with others to achieve the impact we need.

CASE STUDY
BUDAPEST, HUNGARY

Hungary endures a ‘perfect storm’ when it comes to housing inequality and street homelessness. With around three million people living in housing poverty in the country – living conditions, rental costs and access to housing for social work organisations is at crisis point.

For those that find themselves excluded from housing and are forced to live on the streets or in shelters in the surrounding areas of Budapest – the Hungarian government’s criminalisation of homelessness places people in grave danger.
The 2020 World Habitat Awards Bronze winner ‘From Streets to Homes Association’ work to address this with a programme inspired by the principles of Housing First. They joined the European End Street Homelessness Campaign in the summer of 2021 committing to working long-term through our homelessness programme.

By the end of 2021, the From Streets to Home Association have accommodated 72 individuals in permanent homes and run vital employment programmes for people at risk of homelessness in the city. In December 2021 – through a partnership with the Budapest Research Institute and with funding from the World Habitat Innovation Fund – From Streets to Home Association developed a handbook on creating a social housing agency.

This commitment to scaling-out positive housing practice is one that sits within World Habitat’s vision of a world where everyone has a safe and secure place to call home, as part of a successful community.

“We have joined the Campaign to share our own experiences with other cities and learn from the best practices and innovative solutions being used elsewhere in Europe. As a member of the Campaign, we can amplify our voice in advocating for the changes we know are needed to tackle homelessness and housing exclusion in Budapest and throughout the country.”

Vera Kovács, CEO, From Streets to Home Association, Budapest

CASE STUDY
BRATISALVA, SLOVAKIA

As homelessness is not legally defined in Slovakia, homeless people are not recognised in law as in need and eligible for support. With over 90 per cent of Slovaks being home-owners, there is a shortage of rental properties for those who cannot afford to buy, compounded by an absence of social housing.

NGO STOPA Slovensko leads the European End Street Homelessness Campaign in Bratislava. It conducts street outreach programmes, raises public and political awareness of homelessness, and works towards sustainable housing solutions.
During 2021 STOPA Slovensko created greater public awareness of homelessness and related issues, through a new communications plan, including a successful public awareness campaign on empty properties in Bratislava, and launched two ground-breaking videos – ‘Outsiders’ – with support from our Innovation Fund.

To build their evidence base, they held a third annual street survey, conducted by staff and citizen volunteers in three areas of Bratislava. Survey teams identified the numbers sleeping on the streets and spoke with people about their circumstances – helping to identify gaps in local services, share urgent public health information about available COVID-19 vaccines and providing data and evidence to local policy makers about what needs to happen to tackle street homelessness in the city.

The annual street survey, conducted in September 2021, found that the majority of people who are street homeless are men between 35 and 45 years of age. Despite the predominance of men in their sample (two-in-three – 65%), the high proportion of women (one-in-three – 35%) was alarming, especially as there are no specialist services for women on the streets.

The campaign secured political and practical support from several local mayors in Bratislava for new permanent housing solutions. STOPA Slovensko continued to develop its unique, integrated housing and support model, which includes:

- Elements of Housing First, to offer accommodation plus wrap around support as needed
- Plans to introduce a modular housing project to help address the lack of available, affordable rental and social housing.

STOPA Slovensko say they have really expanded their vision and model since they joined the campaign in 2017, particularly through developing a strong focus on sustainable housing and integration. They have utilised our Innovation Fund grants to strengthen their public-facing communications and actions. And they have valued exchanges of knowledge and experience with the other campaign cities.

Future plans for their work in Bratislava includes further street-based and creative actions to raise public and political awareness of homelessness and potential solutions. They will continue to work – and share – with other cities and organisations across Europe, aiming to become a stronger voice and a relevant partner for EU institutions and promote interests globally, while also respecting local specificities. STOPA Slovensko will work positively with other stakeholders to develop their integrated model, find solutions to homelessness and not just apply ‘bandages’.

“We believe that a globalised voice calling for the prevention and ending of homelessness must be heard at a time when other equally important topics, such as health and climate, are coming to the fore.”

Pavol Sabela – Director STOPA Slovensko
Global Community-Led Housing

Working with precedent-setting partners across the world to introduce community-led models that enable access to affordable and secure housing
Globally, there has been an increasing trend in the financialisation of land and housing – with strong market pressure to prioritise economic gain over the right to adequate shelter. Displacement and poor living conditions are therefore a growing risk or a reality for far too many people around the world.

Currently most countries only offer a range of housing models mostly centred around home ownership and rental solutions that are not always affordable to low-income groups, alongside a varying degree of public housing provision which often struggles to meet demand.

Additionally, the climate emergency is displacing communities – living in fragile eco-systems – at an alarming rate, as their areas and lives change to new global weather patterns. Millions are already migrating in search of new homes, and this number is only likely to grow.

Recognising the challenges, many communities are coming together to create housing models that challenge threats to their access to secure housing. Residents and their allies have learnt about community-led models that have emerged across the world and are now creating precedents in their own countries and regions.

At World Habitat we believe in the need for models that increase the availability of long-term, affordable and sustainable housing for low-income groups, and which also guarantee security of tenure. We value solutions that influence policy and practice and enable systemic change to ensure greater resilience and housing opportunities for those who need it most. Our Global Community-led Housing (GCLH) programme collaborates with individual community-led housing projects in implementing ground-breaking pilot projects. We also help build international networks to support projects in exchanging skills and knowledge across continents.

**Favela Community Land Trust, Brazil**

Since 2020 we have been working with our partners in Brazil – Catalytic Communities – on the Favela CLT project which aims to introduce and adapt the Community Land Trust (CLT) model to Brazil’s favelas. Originally focused on resident engagement in the pilot community of Trapicheiros – by delivering diverse workshops, meetings, events and door-to-door activities, along with community mapping and planning processes – the project has also worked on the design of a Federal CLT law to facilitate the implementation of CLTs across Brazil.

In 2021, the GCLH programme supported Catalytic Communities to focus on broadening their approach by identifying and connecting with housing rights movements; community leaders; favela organisations and quilombos (Afro-Brazilian settlements that originate as communities of people escaping slavery); NGOs; and researchers from all across Brazil.

Representatives from all 26 states attended the country’s first three-day Favela CLT seminar. This explored key aspects of CLTs, the relevance for informal settlements within the housing and land context, details about legal structures and comparisons with other types of land titles and a focus on CLTs around
the world. This event was followed by a seminar for parliamentary aides to support the integrating of key agents that work on housing within the public domain. The proposed Favela CLT has been included in Rio de Janeiro’s updated Master Plan, which will be voted on by the City Council in 2022.

Catalytic Communities also launched the new Favela CLT website and social media group and carried out an awareness-raising campaign which has been essential to ‘mainstream’ the concepts around CLTs.

The Favela CLT project also featured internationally through the webinar ‘The Experience of Community Land Trusts in Latin America’ which was co-organised with the Fideicommissa de la Tierra Caño Martín Peña as part of the International CLT Festival and UN-Habitat-Brazil’s Urban October programme of events.

“In 2021, we made progress... with great success. We now hear about Favela CLTs organically coming up in discussions by urban planners, community leaders and social movements across Brazil. At the same time, we successfully advocated for the inclusion of the Favela CLT in the Rio de Janeiro Master Plan, a process that involved the dissemination of the project to many key stakeholders in the city and which opens up a huge opportunity for the project. Before, we imagined seeing our first Favela CLT in some 15 years, we now can imagine scenarios where this might come to pass in a few short years.”

Theresa Williamson, Executive Director of Catalytic Communities
Community-led development in Dhaka, Bangladesh

Since 2019, the Council of Minorities – a Dhaka-based NGO – has received support from our GCLH programme for their community-led development project to support the camp-dwelling, Urdu-speaking community secure land rights and upgrade their housing and infrastructure.

Progressing from the first phase of the project – which included community engagement and social and physical mapping of the camps – in 2021 the Council of Minorities expanded the documentation and understanding of housing conditions and residents’ views in order to inform future plans for the area. This was carried out through household-level data collection in the two target camps: Geneva Camp and Adamji. The surveys focused on demographics, current housing conditions and investments, tenure security concerns, and land/housing goals for the future.

With training from the organisation Cadasta, the project enabled local surveying teams to develop new skills on data collection, management and analysis. In total, over 8,000 surveys were completed, providing crucial data for follow-up strategic planning and decision-making.

More than two-in-three residents (67%) expressed an interest in joining a community-led organisation to help them find solutions to their tenure insecurity and cramped living conditions.

The assessment of the data-collection findings from the surveys has since been shared with community leaders, followed by discussions on next steps for the
co-creation of a not-for-profit community-based organisation responsible for governing the process of upgrading and land negotiation and management.

The Council of Minorities has also engaged with longstanding expert organisations and professionals on urban planning, community led processes, media and legal matters to gather their support, share their knowledge and reinforce the Council of Minorities’ work.

**International collaboration**

**CoHabitat Network**

We have been a key partner in developing and maintaining the global CoHabitat Network, an international community-led housing network facilitated by the Swiss-French NGO urbaMonde and involving key global organisations.

During 2021, together, we collaborated on:

- Two sessions between all CoHabitat partners to enable global exchange of information and ideas on key areas of work
- A report on Access to Land & Finance for Community-led Housing with key lessons from projects in Africa, Latin America and Europe
- A webinar on Land & Financing for Community-led Housing: learning from successful projects from Myanmar, Spain and Switzerland
- CLH in the spotlight workshop for network partners to showcase community-led housing projects from Bangladesh, Brazil, Namibia, Thailand and Vietnam
- A social media campaign during Urban October to raise awareness of the CoHabitat Network and of inspirational community-led housing activities from across the world.

“Moments and processes like this [CLH in the Spotlight] are in fact doing something extraordinarily important which is to re-write the history of how cities build, and in re-writing the history, they are also re-writing the future of how cities should and could be built. What I see here… are all extraordinary stories by ordinary people that build, run, maintain, and make cities what they are.”

Adrian Allen, Habitat International Coalition

**MOBA Housing SCE**

We continue to work closely with MOBA Housing SCE – a regional network of emerging housing initiatives in Central and South Eastern Europe. Through our GCLH programme, we provide both advisory and financial support.

MOBA members and their partners have been carrying out key activities to create an enabling environment for rent-based housing co-operatives across the region to increase the availability of affordable and anti-speculative housing solutions. They do this through both establishing pilot projects, and the creation of umbrella organisations that can influence policy and support new initiatives to emerge.

During 2021, our MOBA-World Habitat Cooperative Housing Development Grant pilot programme enabled MOBA to channel grants to five community-
The breadth of the grants reflects the different starting points of each community and the practical steps needed to realise their ambition of community-led housing. They also provide important evidence that we can share with other communities about how to develop community-led housing – inspiring and enabling a much wider group of communities.

Our grant programme has funded a range of activity with the following organisations:

- **ZOA (Croatia)** wanted to bridge the gap between co-operative housing as a theoretical model and a viable, affordable policy solution that could be implemented throughout the country. Our grant enabled them to adapt established international practices by involving legal, real estate and construction experts. They created a step-by-step strategy aimed at local governments, conducted mapping of Zagreb city-owned lots suitable for co-operative housing, developed three conceptual architectural projects and related financial models.

- **První Vlašovka (Czechia)** managed to secure commitment for co-financing towards the purchase of their first house that will be transformed into a housing co-operative. With the support of our grant, they have paid external experts to help them develop a detailed professional business plan, which they were required to submit to banks in order to obtain the additional finance.

- **Rákóczi Collective (Hungary)** have worked to further the legal, institutional and financial infrastructure of rental housing co-operatives. With the support of our grant, they created two legal entities: an umbrella organisation for rental housing co-operatives and an association that will be working on recruiting new members into the housing co-operative movement. They also influenced the development of the Housing Strategy for the City of Budapest to include housing co-operatives.
• **Pametnija Zgrada (Serbia)** developed a process of purchasing land for a pilot project by creating a shortlist of possible locations to fit the group’s criteria alongside a financing plan for the land purchase. They identified several potential plots and have pre-booked one specific site for a pilot project.

• **Zadrugator (Slovenia)** wanted to take positive action against the unfavourable political landscape which blocks the further development of housing co-operatives in Slovenia. They used our grant to develop a publication: Best Practice Examples of Housing Provision Models – and organised several public events to showcase co-operative housing as a viable and much-needed model. Additionally, they have installed a Monument to the Housing Crisis in the centre of Ljubljana and were able to gain positive coverage in the main media outlets. They successfully facilitated the inclusion of housing co-operatives in an intervention law on public housing provision put forward to the National Assembly.

We are also associate members of MOBA, and as such have participated in the networks’ ongoing strategic development, information sharing and peer-to-peer training initiatives.

**Centre for CLT Innovation**

We also contributed, through both a grant and our participation, to the first ever Community Land Trust Day and two events of the first edition of the International Community Land Trust Festival, organised by the Center for CLT Innovation. These new initiatives were particularly important in consolidating the global CLT movement and in sharing knowledge across continents. The Center has committed to increasing access to materials and knowledge around CLTs and enabling language accessibility, and, as such, these two initiatives reinforced the availability of shared learnings in a multi-lingual and transnational way.

In addition, World Habitat also has a presence on the Center for CLT Innovation’s advisory board, actively participating in the Research and Training and the Global South Working Groups.

> “World CLT Day ... no one had attempted a global event of this nature for the CLT movement before. People responded, with 86 organisations ... contributing content – and many others reposting to spread the word.”

Greg Rosenberg, Co-ordinator, Center for CLT Innovation

**Evaluation**

The GCLH programme underwent an external evaluation in order to assess our impact and gather strategic and practical recommendations for the programme’s future. The evaluation process was carried out by Dr Tom Moore of the University of Liverpool, UK and involved key stakeholders across the programme and within the community-led housing sector. The process has been incredibly insightful and has enabled us to take stock of the programme’s legacy to date.

Some key findings include the programme’s effectiveness in supporting the creation and consolidation of international networks, and the resulting
increased awareness and promotion of CLH, the contribution to local project development, and the sharing of both skills and knowledge.

The network building and transnational exchange is considered extremely valuable to partners, and we can already see evidence of ripple effects that go beyond activities funded directly. Another encouraging finding was the fact that existing funding processes by World Habitat were considered manageable and useful for early-stage projects in the community-led housing environment, which contrasted to other funding sources that partners found more inaccessible or burdensome.

There were some constructive suggestions about how we could improve processes, but overall, it was helpful to hear that World Habitat is considered not only as a funder, but as a partner.

In addition, the stakeholders expressed a desire for a strong focus on areas of environmental sustainability and inclusion of marginalised groups – which reflects World Habitat’s goals in terms of our priority commitments on climate action, and on equality, diversity and inclusion.

The evaluation included a series of recommendations – and as we review the programme’s strategy and action plan for the programme, World Habitat will be responding and incorporating these from 2022.
Leeds Community Homes

Leeds Community Homes is an umbrella Community Land Trust. It was set up by two of our World Habitat Awards finalists – Canopy and Lilac (alongside five other Leeds-based community organisations) to help communities across Leeds create new community-led homes, either by building new homes or bringing empty homes back into use.

In 2015 World Habitat provided the initial start-up funding, to help establish Leeds Community Homes. We subsequently made a £25,000 social investment in Leeds Community Homes through a community shares issue. Leeds Community Homes set a goal to raise £360,000, and successfully achieved it. This investment enabled the purchase of 16 permanently affordable flats on an eco-development in Leeds’s Climate Innovation District. The funds also enabled the development of proposals for future projects to build more affordable homes.

Nine of the homes have been made available for discounted rent, while seven will be sold at 60 per cent of market prices, a figure agreed by members to be genuinely affordable. The new homes are wood construction, reducing embodied energy costs. They are so well insulated that a boiler was not needed. Heating needs are so low that they can be met with 100 per cent renewable energy. During 2021 the fund generated a two per cent return on the value of the investment.

Leeds Community Homes plan to build 1,000 environmentally, high-performing, community-led homes in Leeds by 2028. These new homes will be affordable to local people both now and for future generations.
COP26 – The UN Climate Change Conference
World Habitat and the 2020 World Habitat Awards Gold Winner, The Aga Khan Agency for Habitat, Pakistan, (AKAH) held two events at COP26 in Glasgow. Our involvement aligned with the UK Presidency campaign’s theme of adaptation and resilience and the events strategically corresponded with the UK Government’s shift towards greater climate resilience efforts abroad.

Our objectives for attending COP26 were to:

• Heighten international exposure and awareness of AKAH’s work and expertise
• Provide a collaborative platform for sharing knowledge around mountainous communities
• Explore potential partners for new initiatives and scaling-up, or replication, of their award-winning project.

Public event: Combining indigenous knowledge and technology to act on the climate emergency

This event – which was fully-booked within a few hours – highlighted AKAH’s Gold Award-winning project, which harnesses local indigenous knowledge with technology to create effective solutions that respond to the climate emergency. This enables people to build safer homes and communities. The event included a documentary, followed by a panel discussion and question and answer session from the audience.

The event featured prominent and influential speakers, including: Khalid Khurshid, Chief Minister of Government of Gilgit Baltistan, Pakistan; Onno Ruhl General Manager of the Aga Khan Agency for Habitat (AKAH); Louise Winterburn, Deputy Chief Executive of World Habitat; and Maimunah Mohd Sharif, Executive Director of UN-Habitat.

"We should place people at the centre of our thinking and action...climate change is the single biggest threat to sustainable development. We are proud to be cooperating with the World Habitat Awards to find solutions to some of the world’s major housing challenges."

Maimunah Mohd Sharif, Executive Director, UN-Habitat

Amplifying local indigenous and community voices is vital to designing inclusive and impactful solutions to the climate emergency. Featuring the experiences of those who could not attend COP26, particularly given their role in AKAH’s work, was therefore crucial. Especially as these communities are experiencing the most severe impacts of the climate emergency while contributing the least to it. World Habitat and AKAH produced a documentary - *Rekindling Hope* - which not only illustrated the environmental challenges faced by local communities but also detailed their solutions. The documentary was built around key community voices who shaped the project and its success.

This event was included as part of a special feature on COP26 by the German news channel Der Spiegel.
Private event: Film première and roundtable discussion

This event was an open dialogue for exploring platforms and partnerships to advance locally-led adaptation action and mountain development. Chief Minister of Government of Gilgit Baltistan, Khalid Khurshid and AKAH were interested in gauging opportunities to develop an international forum focused on adaptation and resilience issues with mountainous communities, particularly having seen the success of the small island states’ collective action and advocacy efforts.

Following the airing of Rekindling Hope, there was a collective discussion which:

- Detailed the risks and challenges faced by mountain communities in the Gilgit Baltistan and Chitral regions, illustrating their unique position as the first responders to climate disasters
- Described and advocated for the needs of mountain communities to the international climate agenda
- Identified potential areas for collaboration, both domestically through bi-lateral partnerships and internationally through a global mountain network
- Committed to green building standards and considered the carbon footprint of scaling adaptation and resilience work.

Key influential stakeholders attended this event, including representatives from Reall, Care International, Mountain Partnership Secretariat and the Women in Engineering Society.

Given the success of World Habitat and AKAH’s exChange collaboration, the organisations have agreed to continue their engagement and partnership in the coming years.

“Through the partnership with World Habitat, we were able share our message on the global stage at COP26, shedding light on the challenges faced by mountain communities in an often-overlooked frontline of climate change. We were able to bring their voices into the global conversation, showcase successful examples of locally-led climate change adaptation and start a dialogue around how international partners can support and scale these solutions. We are grateful to the World Habitat team for their support in strengthening and spreading our message that mountains matter to us all and recognising the contributions of mountain communities to the resilience agenda.”

Onno Ruhl, Executive Director of AKAH
Our land

World Habitat owns a small portfolio of land, local to our office in Leicestershire in the UK.

The land was bequeathed to the organisation when it was established. It is largely rented to local farmers and used for agricultural purposes. In the past some land has been sold and the proceeds invested to provide income for the charity.

During 2021 we carried out maintenance work at the Peter Elderfield Wood. A 27-acre area of woodland planted in memory of our founder. This continues the improvements detailed in our 10-year management plan and included mowing the rides, thinning of the trees – carried out by a wood fuel group organised by the Conservation Volunteers – and drainage work near the Forest Rock boundary.
Climate Action at World Habitat
In 2021 World Habitat set a more ambitious goal of becoming a net-zero organisation as soon as possible and certainly no later than 2030.

Based on our 2016 carbon emissions baseline, we will reduce our total carbon emissions by 8.64 ton CO2e per year which equates to a seven per cent reduction year-on-year, in order to achieve our 2030 net-zero target.

To support this commitment, we have taken the following actions:

- We have implemented a sustainable business travel policy and set up a ‘cycle to work’ scheme
- We have aligned our investments with our organisational values to ensure that our investments are free from arms sales to military regimes, unethical lending practices, human rights violations, environmental degradation and activities – such as fossil fuel extraction – that are incompatible with the 2015 Paris Agreement to limit the increase in global average temperature to 2°C and pursue efforts to limit the increase to 1.5°C
- Our staff members have undertaken Carbon Literacy Training and received their Carbon Literacy certification
- The process to integrate carbon reduction in our work, with each programme team, has been given extra focus, particularly on activities where we can reduce our emissions and help meet our net-zero target
- We have signed up to UN Race to Zero Campaign, the world’s largest coalition of organisations committed to reducing their carbon emissions in line with the Paris Climate Agreement

We will be as transparent and accountable to others on our commitment and journey towards net-zero. We believe it is important to share our learning and work with others to have a positive impact on the climate crisis. We are a signatory to the ACF Funder Commitment on Climate Change, which consists of six commitments or goals that World Habitat and other signatories pledge to work towards to play our part in tackling the causes and impacts of the climate emergency. We have also achieved PlanetMark certification which recognises our commitment to reduce our carbon footprint by at least five per cent per year.

We are committed to continue to learn, innovate, and find ways of achieving the impact we need to have as an organisation, without contributing any unnecessary greenhouse gas emissions. We will also be engaging with our external partners and hope they will join us on this journey towards net-zero.

In 2021, our carbon emissions were 15.07 tonnes. This is a 45 per cent reduction from last year’s carbon footprint, with staff mainly still working from home and not taking international travel due to the COVID-19 pandemic.
Our commitment to diversity, equality and inclusion
We are passionate about challenging the chronic injustice of the one in seven people across the world who live without a proper home.

Our mission is to help those who live on the streets; those who have lost their homes due to war and disasters; and those who simply cannot afford to live where they need to. Everything we do is focused on understanding what works and getting solutions to the people who need them most.

As just one organisation operating across the entire planet, we know our staff and board of trustees can never be as diverse as the multiplicity of people we serve, but we are on a journey that aims to bring us closer. We are building an organisation and a work culture where difference is valued; where the views and insights of the growing network of people around the world we work with enhance and enrich what we do, and ultimately make us more successful at achieving our mission.

What we are doing about it

Commitment to improvement
In our 2019 – 2021 strategy we committed to improving diversity. We have agreed to increase diversity on the board, and introduced a ratchet so that diversity will not decrease again in the future. All staff and trustees have received diversity training. Our commitment to increasing our diversity will continue to be published on our website and reflected in our delivery plans with a set of clear actionable steps. We will ensure that our website and social media reflect this commitment.

A good employer
We will update and commit to annual diversity monitoring. We will strengthen our recruitment process in line with good practice. We will commit to regular diversity training for all staff (at least once a year). We will investigate a range of diversity accreditation schemes and consider how they could help us continue to strengthen our work.

Improving how we work with others
As a global charity we will take a range of actions to more effectively develop our approach to diversity and inclusion through our partnerships and the work we deliver. We will take active steps to improve our diversity and improve the impact of our programme delivery. We will increase our accountability and our understanding by building on the diverse nature of our networks to improve our work by actively involving them in shaping our work and actively seeking feedback.

2021 was a significant year, as the plans and approach we had implemented were recognised by the National Centre for Diversity and we received the ‘Investors in Diversity Award’ for small charities. We carried out our diversity monitoring for staff and trustees and updated our recruitment processes to appeal to areas where we are underrepresented. All the staff completed an online course on diversity, equality and inclusion provided by the National Centre for Diversity.

We also signed up to the Stronger Foundations programme provided by the Association of Charitable Foundations. Stronger Foundations is an initiative
to help and encourage foundations identify and pursue best practice. One of the thematic areas covered under this initiative is Diversity, Equality and Inclusion. The process includes completing a questionnaire that identifies our strengths and areas for improvements. This information was shared with the Board at the December meeting.

An action plan has been completed based on the information gathered from the National Centre for Diversity and Foundations, this has been shared with staff and the board and included in the organisational action for 2022.
In 2018 World Habitat signed up to the Charity Code of Governance. This code is a practical tool to help charities and their trustees develop high standards of governance. The principles are based on, but go beyond, legal requirements.

The code states that it is deliberately aspirational. It is produced by a large group of charities including NCVO and ACEVO. The Charity Commission has observer status.

There are two versions of this code. World Habitat has adopted the version for larger charities. We review all our governance policies and activities annually and measure them against the code. During 2019 World Habitat reviewed all its activities to ensure they meet the code’s recommendations. Trustees agreed that any areas where we do not meet the standard we will publish in this annual report.

Trustees agreed that in 2021 World Habitat is fully compliant with the Charity Code of Governance. The trustees and Senior Management Team will review this on an ongoing basis.
Financial review
Overview of the year

In 2018, the trustees carried out a detailed review of the charity’s activities and produced a strategic plan for the direction and activity of the charity for the following three years (until December 2021). The implementation of the plan started during 2019.

The total income for the year was £1,074,735. This represents a 6.3 per cent reduction on the income in 2020 of £1,147,178. The reduction is primarily due to missing the quarter 4 dividend from Charifund after moving the investment funds to new ethical funds. The principal funding source is income received from financial investments (£1,045,200 i.e. 97.2 per cent), with the remaining 2.8 per cent secured from grants, rental income, interest and sales. Expenditure in the year was £1,002,416. This was lower than income by £72,318. This was lower than budgeted expenditure due to lower office costs, with the office being closed due to the COVID-19 pandemic and lower programme costs due to there being no international travel. Events were held online, and local experts were used to carry out the evaluation visits for the World Habitat Awards.

Funds have been applied in respect of research costs and in the governance and administration of the organisation, with 92 per cent of funds expended relating to research and 8 per cent to governance and administration.

Investment powers, policy and performance

Under the charity’s Articles of Association, the charity has the power invest its funds in any manner that the trustees consider necessary. Investments are held to provide an income to further the objectives of the Foundation, both now and in the future. The investment policy has been amended to reflect the slight shift in emphasis towards income, rather than capital growth.

Capital appreciation of the investments continues to ensure that the value of the original gift is maintained in real terms, in the longer term, recognising that there will be short-term fluctuations due to changes in stock market values. World Habitat seeks to ensure that a sufficient income stream is generated to cover its current activities without incurring undue financial risk for the charity.

The income from the charity’s investments reduced by 6.32 per cent from £1,145,770 in 2020 to £1,073,267 in 2021. There was an increase of £2,708,216 in the valuation of the World Habitat total investment portfolio at the year end from £32,507,584 in 2020 to £35,215,800 in 2021. This increase allowed for the recovery in global equities after the COVID-19 pandemic and also the movement of the total investment assets to two new funds, the Cazenove Responsible Multi-Asset Fund and the Sarasin’s Climate Active Endowments Fund. The charity also had £1.9m of investment assets included in cash investments at the year end. This was the result of the sale of the CCLA COIF Charities Property Fund, that was received on the 31 December 2021 and invested in the Sarasin’s Climate Active Endowments Fund on the 3 January 2022.
Key management personnel remuneration

Key management personnel are defined in the Charity SORP as ‘those persons having authority and responsibility for planning, directing and controlling the activities of the charity, directly or indirectly, including any Directors of the charity’. World Habitat trustees consider that key management personnel of the charity are: the trustees, the Chief Executive and all other members of the senior management team.

All trustees give up their time freely and no trustee remuneration was paid in the year. Details of trustee expenses are disclosed in note 8 to the accounts. One employee received remuneration above £60,000.

Trustees are required to disclose all relevant interests and register them with the Chief Executive and, in accordance with the charity’s policy, withdraw from decisions where a conflict of interest arises. The pay of the senior management personnel is reviewed annually and normally increased in accordance with average earnings and set at market rates. The remuneration is also bench-marked with charities of a similar size and activity to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Reserves policy

World Habitat operates within a comparatively low-risk funding environment, as it does not rely on any external financial support in delivering its charitable objectives. We fund virtually all of our activities from the revenue generated from the financial investments, land and property that we received as a gift in 1976.

As at the 31 December 2021 the World Habitat investment portfolio is currently managed by two investment managers, Sarasin (39.1 per cent) and Schroders (60.9 per cent). World Habitat is committed to maintaining the value of the original gift in real terms.

This reserves policy has been developed as part of an ongoing integrated financial governance process which includes development of a strategic plan, a risk management policy and an investment policy.

In 2018, the trustees carried out a detailed review of the charity’s activities and produced a strategic plan for the direction and activity of the charity for the following three years (until December 2021). Implementation of the plan started during 2019. As a result of this review, business plans are developed which identify specific levels of anticipated income and expenditure in each year, together with details of the expected outputs and outcomes of the activities.

In the event of a collapse of the international financial markets, the organisation retains sufficient resources in readily accessible funds to meet its current operating obligations.
The value of reserves held by World Habitat as of 31st December 2021 was £37,848,839. This consisted of the following:

- Designated funds £34,787,517
- Revaluation reserve £1,605,796
- General unrestricted funds £1,455,526
- Restricted funds £0

**Designated funds**
Designated funds are made up of the income maintenance fund and gift maintenance. An income maintenance fund has been created to provide the charity with a portfolio of investment assets that will be managed to provide a sufficient level of income to finance the expenditure of the organisation in carrying out its objectives.

Transfers are made to this reserve of surpluses, generated from activities after providing for a level of unrestricted reserves reflecting six-months planned activity. The gift maintenance fund has been created to maintain the original gift from East Midlands Housing Association in real terms value.

**Revaluation Reserve**
A revaluation reserve is maintained in respect of those amounts by which investments and other assets exceed their historical cost.

**General Unrestricted Funds**
General unrestricted funds should represent approximately six-months planned activity. The balance of the funds as of 31st December 2021 is £1,455,526. This currently represents fourteen-months planned activity. This is acceptable in the current time due to the uncertainty around the impact on our investments from COVID-19.

The reserves of World Habitat are held as a form of endowment in order to generate income for the organisation. The income provided should be sufficient to cover the charitable activities of the organisation so the capital is not diminished. World Habitat requires a minimum level of reserves of £25m to allow the charity to fund its core activities, any additional income generated above the required level will increase the money spent on the charitable aims of the organisation.

If the reserves of the organisation go below £25m then we would need to adjust our spending. If this was a short-term dip, then we would review the dividends we receive, if the dip was long-term, we would look to review our future budget and strategy.

The Business Plan is reviewed on an annual basis, with both income and expenditure projected forward on an ongoing basis. This reserves policy is also subject to review on an annual basis and the World Habitat trustees will carry out this review after giving due consideration to its planned programme of activity and the advice of its financial advisers as to likely income levels, any associated risks and the broader investment climate.
Future plans
2022 is a significant year for World Habitat. We hope that it will be a year when the COVID-19 pandemic declines and fewer people suffer from the disease or its social impacts. We are conscious that whenever the pandemic ends, we emerge as a different organisation into a different world.

COVID has exacerbated social disparities and given a greater urgency to many of the priorities and issues that World Habitat aims to impact upon. People’s experience of the pandemic has been heavily influenced by their prosperity and level of household security. The effect of COVID has been to exacerbate differences that existed before.

Housing inequality has increased making it harder to end homelessness, and putting more people at risk of facing it. Despite early hopes of a green recovery, carbon emissions have raced back and the window to avert climate disaster has narrowed. Despite the challenges, much good has come out of people’s response to the pandemic. A greater sense of community, a recognition of the importance of housing, a realisation that social change can be achieved quickly through initiatives such as the emergency housing of street homeless people at the start of the pandemic.

Improvements in electronic communication have improved participation and reduced the costs of international collaboration. World Habitat’s on-line events have been transformed and have proliferated. It is an irony that during a time when travel was severely limited, we met more people from more countries than ever before. We want to ensure we do not lose this valuable advance in our work.

This year we will begin work on an ambitious new strategy that will guide our work for the next three years. This strategy will build on our previous achievements and aim to help marginalised communities – and those on low incomes – to benefit from a green and socially-just housing recovery to the pandemic.

We will build on the advantages of the ways of work we have developed over the pandemic. We will develop greater use of electronic events and targeted international visits where it is practical, to inspire, encourage and increase people’s knowledge, so solutions are brought to more housing problems.

We are preparing for important developments of our board of trustees – welcoming new trustees and improving the depth and breadth of our organisational knowledge and experience. We will create a diverse policy advisory group to guide and advise World Habitat’s policy direction. Membership of the group will be drawn from the global breadth of our work and will be geographically and culturally diverse to inform challenge and enrich the World Habitat’s policy development. The group will consider new thoughts, ideas, and perspectives, and make recommendations to help us improve our policies and practices. We will develop our own policies and practices so that we improve on our accreditation from the National Centre for Diversity.

We will update and improve our carbon policy so that the benefits and improvements we have adopted in response to the COVID-19 pandemic are maintained. We will revise our targets to deliver a more rapid pathway to net-zero emissions before 2030. We will promote and encourage our partners to seek a faster route to net-zero, and through our programmes and exChange
activities, encourage adaption measures to keep people safe from the inevitable threats caused by global temperature increases. We are conscious of the huge amounts of greenhouse gases emitted from the construction of homes and their ongoing use. Our work at COP26 demonstrated to us the huge decarbonisation task that our partners face. We think that despite the challenges there is a route to a faster decarbonisation of housing, and the social housing providers can provide leadership and demonstrate what can be achieved. We will carry out or commission research and use our influence to encourage a more rapid decarbonisation of social housing.

This year will see us finally open a new office in Leicester. Our moving plans have been delayed for two years by the pandemic. But as a result, we have developed our ideas and aim to establish a stimulating workplace geared for hybrid working and connected to our partners.

We will continue to work with the local community to provide greater public access, and undertake environmental improvements, to our land assets. We will find new community uses for our buildings. We aim to leave a positive and lasting legacy in Coalville, the town where we were based for the first 45 years of our existence.
How our activities deliver public benefit
When planning activities for the year World Habitat’s trustees had due regard to guidance on public benefit produced by the Charity Commission.

Our charitable activities focus on the prevention or relief of poverty, and the advancement of education for the public benefit.

In particular our programmes aim to increase the provision of adequate housing for people with few housing choices. Our work in operating and promoting the World Habitat Awards aims to fuel innovation and inspires others to adopt and adapt the best housing practice. The Awards also enable the best housing projects to scale-up, expand and be replicated where they are needed most. This, we believe, will enable more people in housing need to live in safe and secure housing.

Our Global Community-Led Housing programme aims to create the conditions in which community-led housing can be implemented in new areas, scale-up and expand. This will provide greater provision and greater choice of low-cost housing benefiting people on low incomes.

Our European End Street Homelessness campaign aims to first reduce and then end street homelessness in participating cities in Europe. Street homelessness is the most extreme form of social exclusion. People living on the streets have dramatically worse health, lower life expectancy and poorer life chances than others in society. This campaign aims to create the conditions in which people living on the streets are quickly and permanently housed.

Trustees believe undertaking our main activities described above fully meets the requirements of section 17 of The Charities Act 2011 to deliver public benefit.
Our vision is a world where everyone has a safe and secure home in a successful community

An agent for change
• We seek to be a catalyst to bring about positive change
• We work to influence policy and practice that leads to beneficial social change
• We provide opportunities for creative thinking and action.

Globally minded
• We build understanding of connections between people, their homes and the planet
• We promote the adaptation and transfer of solutions across contexts and borders
• We connect people and ideas to foster collaboration and the free sharing of knowledge.

Climate focussed
• We are informed by science that our world is in a Climate Emergency caused by human activity. We believe that the climate emergency is the greatest threat to World Habitat’s vision
• We understand that the climate emergency disproportionately affects those least responsible for it
• We will work urgently towards a rapid and sustainable decarbonisation in all our work and the wider housing sector.

Independent
• We are impartial, professional, open and act with integrity
• We maintain our freedom to focus on issues that are relevant and important
• We nurture community resilience and self-reliance.

Innovative
• We encourage fresh thinking and practical and scalable solutions to housing policy and practice
• We tackle difficult, sometimes unfashionable issues, because they matter
• We won’t be afraid to fail, and we will learn from our mistakes.

Caring
• We are committed to social justice and equality of opportunity
• We are focussed on sustainable outcomes for people, both now and for future generations
• We value diversity and strive to achieve equality and inclusion, challenging discrimination and proactively targeting help to those in greatest need.

Well connected
• We value being connected to people who have direct experience of the issues we care about
• We work in partnership with others so that together we can have more influence
• We work together with others best placed to deliver real change.