

ANNUAL REPORT 2023



world
habitat



WORLD HABITAT ANNUAL REPORT 2023 CONTENTS



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RISK AND UNCERTAINTIES



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GEOPOLITICAL UNCERTAINTY IN THE MIDDLE EAST AND RUSSIA'S WAR IN UKRAINE

GLOBAL GEOPOLITICAL UNCERTAINTY HAS INCREASED SIGNIFICANTLY OVER THE LAST TWO YEARS.


Firstly, when Russian forces invaded Ukraine in 2022, and later with the outbreak of war in Gaza in 2023, triggered by the Hamas attacks on Israeli citizens. The Israeli response has seen previously unimaginable levels of destruction to infrastructure and people's homes in Gaza as well as huge loss of Palestinian lives.

The immediate outlook forecasts more uncertainty with neither conflict showing any sign of ending and risks of escalation and expansion possible. Political uncertainty is heightened with numerous important national elections due to take place in 2024, most notably the USA presidential election, the outcomes of which could have profound impacts on global security.

These conflicts have caused economic uncertainty and security fears in many of the countries in which we operate. This negatively affects housing projects which have seen increasing costs and supply chain challenges, having already been inflated following the COVID-19 pandemic.

In recent years we have awarded World Habitat Awards to projects in Palestine and Lebanon and we are currently working with partners across the Middle East, helping them establish the Housing Justice Network.



 Tariq El Jdide neighbourhood, Lebanon / Courtesy of Public Works

We have no ongoing work in Russia or partnerships with Russian organisations. Sanctions and the practicalities of working there mean that it would be almost impossible for such a relationship to exist at the current time. We do however work with organisations in countries neighbouring Ukraine. The movement of refugees fleeing the war had an enormous effect on their work. World Habitat has supported them in making necessary changes and helped with the initial emergency response. The war is an ongoing challenge, and its impacts will depend on the duration of the current crisis and the geopolitical repercussions.

THE COST OF LIVING CRISIS

THE COST OF LIVING CRISIS HAS HIT THE LOWEST INCOME GROUPS DISPROPORTIONALLY.

They spend a higher share of their total income on essentials such as housing, heating, transport and food. In 2023 we saw the costs of essentials remain historically high in relation to average household incomes. For many, basic essentials have become unaffordable, pushing many people to make difficult choices.

The crisis has coincided with the lifting of moratoriums on evictions that were introduced in many countries during the pandemic, and



Courtesy of Centre for Homelessness Impact / Liam McBurney © PA Wire

this, along with rising costs, means many people who are unable to afford rent or mortgage payments are facing housing insecurity.

Some people have already been forced into homelessness and many others are dangerously close. A substantial number of people and organisations in the countries in which we operate are facing real difficulties as a result of the cost of living crisis and general economic uncertainty. The scale of the crisis is such that its effects are felt by those who have previously been shielded, including our staff and partners.

OUR MISSION AND OBJECTIVES

WE RECOGNISE THAT OUR VISION – A WORLD IN WHICH EVERYONE HAS A SAFE AND SECURE HOME – IS A LONG WAY FROM BEING ACHIEVED. BUT DESPITE THE IMMENSE CHALLENGES WE BELIEVE THAT THERE ARE REASONS TO BE HOPEFUL.

UN-Habitat estimates that around a billion people currently live in unsafe and unhealthy homes and millions more have no home at all. The causes of this are also some of the greatest challenges facing humanity. Progress towards global equality has stalled or gone into reverse resulting in greater economic and social injustice.

The planet's resources are being exploited at an unsustainable rate, the climate emergency is depleting habitable land bringing social unrest and conflict. Old political certainties have declined. Developments in media technology and artificial intelligence have led to powerful new forms of populist media and government. These act outside traditional restraints and change the

balance of power and influence. Recent years have seen an increase in military confrontation. Conflicts around the world have led to the destruction of people's homes, deportation, displacement and forced eviction.

Safe and secure housing is a fundamental human right; without it, people cannot fulfil their true life-potential. Too many of the world's population are denied that fundamental right due to poverty, conflict, natural and climate-related disasters.

However, we remain optimistic in spite of these huge challenges. Over the last few decades, billions of people have been lifted out of poverty. Life expectancy has increased, and more people than ever have somewhere safe and secure to live. We believe that despite manifold challenges, our mission is still achievable.

The most marginalised communities are often the most resourceful and innovative. With the right financial and social backing, most communities have the potential to improve their lives and develop and improve their own housing. In our experience, the outcomes are almost always far better when those directly affected have a role in designing solutions.

The world is not short of great ideas. The answers to most housing challenges already exist and are being improved and developed all the time. However, too many communities lack the resources they need to implement and make the most of these solutions.

As a catalyst, World Habitat finds innovative housing projects that protect people around the world from injustice, caused by the climate emergency, conflict and economic instability. We support and raise the profile of organisations and their solutions, enabling them to scale up and move into new geographies. We bring people and ideas together, to help drive innovation into mainstream housing practice. Together we accelerate change towards a world where everyone has a safe and secure home.

“The world is not short of great ideas. The answers to most housing challenges already exist and are being improved and developed all the time.”

In 2023 we aimed to have a greater positive impact than ever before. We developed and adapted our approach to changes in housing needs. Our work continued to implement the strategy approved by our Trustees. 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



WORLD HABITAT
ANNUAL REPORT 2023



Courtesy of UrbaSEN

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 help to find remarkable communities that have solved seemingly impossible problems. We look for innovative and sustainable projects that, through our events and transfer work, can potentially have a huge impact on the most challenging global housing problems.

“UN-Habitat recognizes the importance of innovation and sharing solutions to accelerate progress towards achieving the Sustainable Development Goals (SDGs). Once again, the World Habitat Awards are allowing us to identify and share successful and scalable solutions to achieve adequate housing for all.”

Maimunah Mohd Sharif, Former Executive Director, UN-Habitat

The two Gold Award winners presented with their Awards in 2023 were: UrbaSEN and the Senegalese Federation of Inhabitants (FSH) from Senegal and Homes for Good from the United Kingdom (UK).



URBASEN AND THE SENEGALESE FEDERATION OF INHABITANTS

This is a community-led programme providing and upgrading housing in Senegal. Senegal is on the southern edge of the Sahel. Many of its major cities lie on the coast and are vulnerable to rising sea levels and flooding. Dakar and other major cities in Senegal have seen poorer communities displaced by speculative developers. UrbaSEN and its partners build resilience to climate change and create the capacity to challenge land grabs by developers in informal settlements. The programme is led by the community, namely the Senegalese Federation of Inhabitants (a federation of women's savings groups) supported by UrbaSEN.



Residents invest savings and take out loans from the Federation's revolving fund to make improvements to their homes, sanitation drainage and public spaces. Funds are also provided by European cooperative agencies. Because land ownership is not formally recognised, developers can easily evict residents and displace them without legal consequences. UrbaSEN helps residents to secure land tenure rights. It provides training for residents to carry out drone mapping and supply important data to municipal authorities. This data can be used to generate Certificates of Occupancy, providing powerful evidence to fight land grabs and forced evictions.

The programme has worked with 18 municipalities and attracted support from national and international institutions. It has introduced an early-warning system for floods and developed sustainable building materials using clay and invasive plant species.

We presented the World Habitat Award trophy at the Global Social Economy Forum which was held in the Senegalese capital Dakar. The trophy was presented by the Mayor of Dakar, Mr Barthélemy Dias.

During 2023 we supported UrbaSEN to develop a regional confederation of similar organisations across Francophone West Africa. The confederation aims to promote and support their work and help good practice spread across the region.

In May we supported a two-day in-person workshop in Dakar with partners from Burkina Faso, Benin, Côte d'Ivoire, Guinea Bissau, Mali, Niger and Togo. This workshop was also attended by the West African Economic and Monetary Union (UEMOA, Ouagadougou), International Budget Partnership, Invest for Jobs, and the French Embassy in Senegal. The workshop shaped the establishment of the confederation, aiming to further members' work. At the same time, urbaSEN and FSH were named as Slum Dwellers International (SDI) council members and became SDI's West African Learning Center for bottom-up informal settlement upgrading. We provided funding for a local consultant to work with UrbaSEN, to help with the organization of the two-day workshop and attendance at the Global Social Economy Forum, and to write a short report afterwards outlining the key steps required for the development of the confederation.

“Since winning the World Habitat Award, we've been recognised all over Africa. Now, a lot of countries are focusing on Senegal, and everyone wants to know what we're doing, how they can join the Slum Dwellers International organisation, and we're in the process of organising the French-speaking part of West Africa.”

Papa Keita, Coordinator of UrbaSEN, Dakar, Senegal

CASE STUDY TOUBA PIKINE

THE TOUBA PIKINE DISTRICT IS BLIGHTED BY SANITATION PROBLEMS. IT SUFFERS FROM REGULAR FLOODS AND POOR DRAINAGE, RESULTING IN WASTEWATER CONSTANTLY BEING DISCHARGED INTO THE NEIGHBOURHOOD.

In response, UrbaSEN proposed and developed semi-collective cesspools, to reduce pollution and help wastewater make its way back into the water table. It was also important for the inhabitants to become responsible for water management and strengthen collective control, hence the choice of semi-collective facilities which could be used by fifty households. As one resident put it:

“The arrival of the sumps is a chance for us. In front of my house the water stagnated and I felt embarrassed when the elderly passed in front of my house to go to pray or when passers-by had to lift their clothes to avoid getting dirty.”

The sumps were installed in five cesspools and a committee of five women are responsible for one each. They open and close the sump and collect a fee from people who use it. This money goes towards more sumps for the district.



HOMES FOR GOOD

Homes for Good is an ethical private landlord based in Western Scotland. It buys and lets good quality houses to tenants on low-incomes at affordable rents. This social enterprise shows that it is possible to run a successful rental business without exploiting tenants on low-incomes.

Much like the rest of the UK, Western Scotland has a shortage of social housing. This has led to more people on low incomes having to turn to the increasingly expensive private rented sector for a home. Many landlords refuse to let their homes to people receiving housing benefit and the few homes that are accessible to low-income groups are often in very poor condition.


Since 2014, Homes for Good has raised £20 million in social investment to create a portfolio of affordable, good quality homes which it lets to tenants on low incomes as well as those who have additional support needs. The organisation is both a lettings agency and property developer, purchasing and renovating empty or dilapidated homes. Currently, it manages 500 homes – of which it owns 300 – in Glasgow and the West of Scotland.

Homes For Good's approach couples affordability with holistic tenancy support, which includes offering advice on reducing energy bills and around benefit claims, in addition to the Love Home programme. This scheme partners tenants with an interior designer so they can create a home that reflects their needs and preferences and fosters a sense of belonging.

Homes for Good is spearheading the growing social investment movement in affordable housing across the UK, proving it is possible to operate profitably by letting good quality homes at affordable rents.

The World Habitat Award trophy was presented to Homes for Good at the International Housing Festival in Barcelona.



 Courtesy of Homes For Good

“I am truly delighted to be in Barcelona at the International Social Housing Festival with our team. This year is Homes for Good 10th birthday and being able to share our journey with like-minded colleagues from around the world and be presented with the prestigious World Habitat Gold Award is an unbelievable honour.”

Susan Aktemel, Founder - Homes for Good, Scotland

CASE STUDY INA

IN SEARCH OF A QUIETER LIFE FOR THEIR SON SVET, INA AND HER HUSBAND MOVED FROM KIEV TO A NEW HOUSE THEY BUILT NEAR BUCHA, UKRAINE.

But when Russia invaded the country and a nearby airport was bombed, Ina fled with Svet to Warsaw and eventually Glasgow, leaving her husband behind to fight.

The initial months in Glasgow were tough. Homeless and traumatised, Ina struggled to keep hope alive for herself and Svet. Their first meeting with the Homes for Good team offered a glimmer of light. They secured a new home, essential furniture and support with navigating unfamiliar systems.

While worry for her husband remains a constant, Ina and Svet have started to rebuild their lives from the foundation of their new home. Svet's supportive school has helped him adjust and he is learning to play the piano. Ina has rediscovered her love for painting and is captain of a newly formed Ukrainian women's football team. She finally feels she is part of a community.



Courtesy of Homes For Good

ESTABLISHING THE HOUSING JUSTICE NETWORK

During 2023 we helped to establish the Housing Justice Network in the Middle East and North Africa. The Network developed from our work supporting the 2022 Gold World Habitat Award winner from Lebanon, Public Works Studio.

In January we ran a five-day symposium in Istanbul, Turkey, which brought together housing rights organisations from across the Middle East and North Africa.

The symposium led to a series of meetings throughout the year in which ideas for the Network and its activities were discussed and agreed upon. The Housing Justice Network, which formally launched in December, is a group of independent, grassroots housing rights organisations, working together to advance housing and land rights in their region. Members work together to tackle the key issues responsible for housing and urban injustices in the region such as commodification of land, financial speculation and forced evictions.

So far it has published a paper on the effects of the Israel-Gaza war on housing rights and further publications and campaigns are planned.



“We worked together with World Habitat to unite independent grassroots housing organisations across the Middle East and North Africa under the Housing Justice Network; it is only through regional solidarity and knowledge sharing that we can strengthen ourselves and our communities to resist forced evictions and protect our fundamental housing rights.”

Nadine Bekdache, Public Works Studio



ENDING STREET HOMELESSNESS IN EUROPE



Courtesy of Streets to Home Association

STREET HOMELESSNESS IS WHAT HAPPENS (AT ITS MOST EXTREME) WHEN PEOPLE ARE DENIED THE RIGHT TO HOUSING.

FEANTSA (the European Federation of National Organisations Working with the Homeless) estimates that 700,000 people are experiencing homelessness on any given night in Europe. Homelessness is increasing in most European countries, likely due to the increasing cost of housing and the reduced availability of social housing.

World Habitat established the European End Street Homelessness Campaign in 2015. It was inspired by the work of World Habitat Award winners in Finland and the United States that had made significant progress towards ending homelessness. The campaign adapted the methodology of these programmes to a group of cities in Europe that signed up to a set of principles aimed at ending street homelessness.

In 2023 the campaign focussed on Central and Eastern Europe (CEE). Four cities in the region – Bratislava in Slovakia, Bucharest in Romania, Budapest in Hungary and Pula in Croatia – are members of the campaign. The scale of the homelessness problem in these cities is much greater than their Western European counterparts, and they are also at an earlier point in their journey to end street homelessness. We know however that, despite the barriers, there is in each country the commitment, drive, and the desire to improve housing outcomes for people who are homeless.

“We have experimented with and applied the learnings from international collaboration. We consulted many approaches from across the spectrum and received theoretical and financial support to turn them into reality. Today we are proud of several housing-led projects that have taken root and are having a noticeable effect.”

Pavol Sabela, Director of STOPA, Bratislava, Slovakia



CRESCER INTERNATIONAL CONGRESS

Our partner CRESCER's International Congress in Portugal in November was a highlight of the year. The event provided an opportunity for collaboration and to exchange invaluable insights, supporting our work to end homelessness. The participation of 300 dedicated individuals underscores the urgency and significance of our mission amidst the escalating homelessness crisis across Europe.

At the heart of the congress were practical workshops, led by organisations making significant progress in ending homelessness. Six of our campaign cities ran workshops sharing their unique experiences and innovative approaches to addressing homelessness. By sharing best practices and lessons learned, we can refine and amplify our efforts to create lasting solutions.

“Our CEE partners continue to break down barriers, implement and develop their programmes, and come up with adaptations to make housing-led approaches work for their contexts. Sharing their expertise at the CRESCER International Congress helps to refine the Housing First model for other contexts and shows how it can be replicated. And we in the housing sector, our beneficiaries and society at large, are all the better for it.”

Abigail Stoltzfus, World Habitat

HOUSING-LED APPROACHES TO ENDING HOMELESSNESS IN CENTRAL AND EASTERN EUROPE

To better understand the particular causes of homelessness in the CEE region, we commissioned research, from the Metropolitan Research Institute and Budapest Institute for Policy Analysis. It found that all four campaign member countries (Croatia, Hungary, Romania and Slovakia) suffer from a dire shortage of social housing. In addition, their housing markets were shaped by the mass housing privatisation programmes that started in the late 1980s when there was a shift from communist to market-driven economies.

Today, most housing stock is owned outright by individuals and between 10 and 16% lies empty and dilapidated. Affordability is a particular problem. The study found that private tenants spend on average half of their income on rent, and with poor security of tenure, many live in substandard conditions with a constant worry of becoming homeless.

In September and October, we ran workshops in Bucharest, Pula, Bratislava, and Budapest to debate the findings and recommendations with local organisations, government bodies and municipalities. The outputs of these workshops have provided important evidence for planning the next stage of our work in the region.

Housing First is a means of ending homelessness. It provides unconditional housing to homeless people. Its efficacy is well-proven in Western Europe and the United States. In July our partners in Pula opened several ‘Housing First’ homes with our support. These were the first in Croatia and amongst the first in the CEE region.

“World Habitat changed our language and how we think about homelessness. The progress we’ve made wouldn’t have happened without World Habitat pushing us forward.”

Jana Milin Herceg, Co-Founder ‘What About Me’ Housing First NGO, Pula, Croatia

BETTER UNDERSTANDING THE NEEDS OF HOMELESS ROMA PEOPLE IN LONDON

Elsewhere in the campaign, we supported research and the publication of a report focussed on Roma people who experience homelessness in Westminster. Roma is one of the most discriminated against groups of people in Europe. People from Roma communities make up a disproportionately high number of homeless people across the continent, and a significant proportion of homeless people in London.

The research found that 25% of rough sleepers in Westminster identified as being from Roma, Gypsy, or traveller communities. The report made important recommendations about how homeless services can be equalised to provide for Roma in a non-discriminatory way.

In May we supported a launch event for the report in London at which speakers and delegates discussed the findings and considered how services could be improved to help reduce homelessness for Roma people.

“This independent report, partly funded by World Habitat, provides us with additional insights into the needs of this vulnerable group and will help us to make further progress in improving outcomes alongside our partners and the wider system.”

Dominic Williamson, Partnership Manager and Facilitator
of the Westminster Homelessness Partnership, UK

INFORMAL SETTLEMENTS



Favela / © William F Santos / Unsplash

UN-HABITAT ESTIMATES THAT OVER A BILLION PEOPLE LIVE IN SLUMS AND INFORMAL SETTLEMENTS. THEY PROJECT THAT WITHOUT ACTION THAT NUMBER WILL GROW TO 3 BILLION BY 2050.

Informal settlements are a response to the inadequate supply of affordable housing. People who cannot afford to buy or rent housing at market prices do what is available to them; build and occupy housing that is outside the planned and formal housing market. Informal settlements are unregulated by governments meaning that they rarely enjoy the legal security afforded to formal housing. Occupants face the risk of being evicted, frequently with little notice and all too often, forcibly.

The quality of informal settlements varies enormously, largely dictated by the prosperity of the community. Much informal housing is insecure and leaves occupants vulnerable to disasters and often lacks adequate water and sanitation. The United Nation's Sustainable Development Goal 11, by 2030, aims to, "ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums."

RIO DE JANEIRO

Some of the best-known informal settlements are the favelas in Rio de Janeiro. They are home to almost a quarter of Rio's residents. They are unregulated by government and are largely self-managed by residents. Residents have invested money and time in their homes, their streets and the many businesses and cultural activities which can make these neighbourhoods vibrant places to live. Despite this, most residents are on low incomes and there are areas of extreme poverty. Although many of these neighbourhoods have existed for decades, favelas are constantly subject to threat and, in some cases, residents have been attacked and their properties vandalised to persuade them to move. In other areas, stable communities are being destroyed as residents are targeted by developers who aim to grab individual plots of land.



Since 2020 we have been working with and providing funding to our Brazilian partners Catalytic Communities, to introduce and adapt the Community Land Trust (CLT) model to Rio de Janeiro's favelas. We facilitated and helped to fund an exchange between Catalytic Communities and another project they had been inspired by – World Habitat Award winner Caño Martín Peña from Puerto Rico. In response, Catalytic Communities and the Rio de Janeiro CLT Working Group established the Favela CLT. This aims to apply the CLT model to favelas to regularise and formalise community land ownership throughout Brazil.



In 2023 we funded Catalytic Communities' activities on urban policy and community mobilisation. A key focus was the organisation's contribution to the development of the new Rio de Janeiro Master Plan, which was finally adopted in December 2023. Catalytic Communities played a pivotal role in making sure the CLT model was included as a recognised urban development tool for Rio's favelas. This milestone is important because the Master Plan sets the city's urban development strategy, shaping policies and planning tools that will chart the course of Rio's growth over the next decade. The inclusion of the CLT in the Master Plan was hailed as a critical victory for the favelas of Rio by housing activists and advocates.

“We hope that Rio’s Master Plan, advancing self-governance and participatory practices in the context of informal settlements, is an inspiration for others facing similar challenges; a call to actively engage and work with policies that make residents the protagonists in the development of their cities.”

Tarcyla Fidalgo, Favela Community Land Trust
Coordinator, Rio de Janeiro, Brazil



Courtesy of Catalytic Communities

PROMOTING HOUSING COOPERATIVES IN CENTRAL AND SOUTH-EASTERN EUROPE



COUNTRIES IN CENTRAL AND SOUTH-EASTERN EUROPE SHARE MANY HOUSING CHALLENGES.

Following the fall of communist regimes in the late 1980s and early 1990s, the region experienced a significant shift from widespread state provision of housing to mass privatisation. Today, social housing represents only a fraction of the overall housing market, and most homes are under private ownership. This means a large majority of the population does not have access to adequate and affordable housing.

In response, a group of pioneering housing initiatives from Croatia, Czechia, Hungary, Serbia and Slovenia joined together to form MOBA Housing SCE. MOBA aims to develop and boost the formation of housing co-operatives across the region to increase the availability of affordable and anti-speculative housing.

World Habitat provided start-up funding to assist the group's formation and is one of its associate members. During the year we supported MOBA to strengthen their financial and technical abilities. We helped them develop a new strategy and financial models for cooperative housing development in their respective regions.

We also brokered connections with other funders. This has increased direct funding to MOBA and will boost their work towards sustained growth and success in their mission to advance cooperative housing development.



"World Habitat helped MOBA by connecting us to other potential donors, such as the Re:arc Institute who recently approved our funding application. This has enabled us to upscale the work that we started last year with a grant from World Habitat. With partners such as World Habitat and the network they opened up to us, our dream of creating a housing fund and establishing a cooperative housing model in the CEE region is closer to fulfilment."

Ivan Pavlovic and Zsuzsanna Pósfai, MOBA Housing SCEi

HELPING FORMER REFUGEES IN BANGLADESH



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SINCE 2019 WORLD HABITAT HAS WORKED WITH THE COUNCIL FOR MINORITIES AND AL FALAH BANGLADESHI NGOS THAT REPRESENT THE BIHARI COMMUNITY TO HELP DEVELOP COMMUNITY-LED HOUSING PROPOSALS.

The Bihari community in Bangladesh is an ethnic minority of non-Bengali Muslims who originate from India's Eastern state of Bihar. They have long faced discrimination and statelessness. When India was divided and Pakistan was created in 1947, violent clashes led to many Biharis leaving for East Pakistan. When East Pakistan became Bangladesh, in 1971 after an independence war, many Urdu-speaking Biharis were perceived to be in alliance with Pakistan. With repatriation halted in 1974, neither Pakistan nor Bangladesh granted citizenship to the Biharis and as a result, thousands lived in refugee camps for decades.

In 2008, a Supreme Court ruling finally recognised their right to Bangladeshi nationality and they are, formally, no longer refugees. However, their living conditions have not improved, ownership of the camps is uncertain and land prices are rising.

The project, led by the Council for Minorities, aims to mobilise residents to develop a community-led organisation, and potentially the creation of a Community Land Trust, which would hold land titles in perpetuity and allow for the development of infrastructure and housing.

In 2023 we provided grant funding to Al Falah to train the local community, equipping them with the skills and knowledge to upgrade settlements. We also supported the Council of Minorities to begin advocacy and campaigning for policy change, in favour of community-led housing. In an important meeting, community members and key policy stakeholders discussed the merits of the community's vision for in-situ upgrading, as opposed to relocation. We also played a crucial role in introducing other funders, leading to a significant grant for the Council of Minorities and Al Falah.



COHABITAT NETWORK



THE COHABITAT NETWORK IS AN INTERNATIONAL ORGANISATION THAT SUPPORTS THE GLOBAL GROWTH OF COMMUNITY-LED HOUSING THROUGH INTERNATIONAL MEETINGS AND REGIONAL HUBS.

It produces resources and publications and runs events such as workshops and webinars, on themes relevant to the community-led housing sector, as well as campaigning in support of community-led housing movements.

World Habitat helped to fund the establishment of the CoHabitat Network and continues to support it through a three-year grant and in-kind assistance. Over the past year, we have supported the development of a new strategy and charter, aiming to significantly increase the Network's impact and influence.



CoHabitat Network

EUROPEAN COMMUNITY LAND TRUST NETWORK

WORLD HABITAT HAS PLAYED AN IMPORTANT ROLE IN THE DISSEMINATION OF THE COMMUNITY LAND TRUST MODEL.

Several Community Land Trusts have been recipients of the World Habitat Gold Award in the past including: Champlain Housing Trust in 2008, Caño Martín Peña CLT in 2015, and CLT Brussels in 2021. CLTs own and develop land for the benefit of the community. With more than 300 CLTs in existence, they are a proven way of creating community-led, high-quality, permanently affordable housing. We have supported the creation of the European Community Land Trust Network to further develop CLTs across Europe. The Network will provide an important platform for CLTs to share their learning and build their capacity. It will also help CLTs to reach and thrive in new countries. We funded the launch of The European Community Land Trust at the International Social Housing Festival in Barcelona.

“The European Community Land Trust Network is a brilliant move ... to scale up a successful alternative to the dominant housing system across Europe ... to produce public value, public good, and create a better society. Forming a network, consolidating, coming together is in my opinion, a power move.”

Leilani Farha, Global Director, The Shift



Courtesy of European Community Land Trusts

LEEDS COMMUNITY HOMES

LEEDS COMMUNITY HOMES IS AN UMBRELLA COMMUNITY LAND TRUST. IT WAS SET UP BY TWO WORLD HABITAT AWARDS FINALISTS - CANOPY AND LILAC (ALONGSIDE FIVE OTHER LEEDS-BASED COMMUNITY ORGANISATIONS).

It aims 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, helping to establish Leeds Community Homes – a Community Land Trust.

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' Climate Innovation District. The flats have Passivhaus standard insulation, air tightness, solar energy and heat recovery systems. Nine of the homes are rented at a discount, while seven will be sold at 60 per cent of the market price, a figure agreed by members to be genuinely affordable.

The first homes were completed at the end of 2023 and were let in January 2024. Leeds Community Homes has already begun work on its next development and is in the process of becoming a 'Registered Provider' with the Regulator of Social Housing, which will enable it to support and finance more affordable and community-led homes. During 2023 the fund generated a two per cent return on the value of the investment.



Leeds Community Homes

OUR LAND

1921 Peter Elderfield 2001

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 to fund the charity's activities.

During 2023 we carried out maintenance work at the Peter Elderfield Wood, a 27-acre area of woodland planted in memory of our founder. This delivers the improvements detailed in our 10-year management plan.

CLIMATE ACTION



Courtesy of Jaga Mission, India

IN 2023 WORLD HABITAT UPDATED ITS VALUES TO INCLUDE A SPECIFIC COMMITMENT TO BE CLIMATE-FOCUSSED. WE ACKNOWLEDGED THE SCIENTIFIC EVIDENCE SHOWING THAT OUR WORLD IS IN A STATE OF 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, and we will work urgently towards rapid and sustainable decarbonisation in all our work and the wider housing sector.

To this end, we set annual reduction targets for our carbon emissions, which we have met. Based on our 2016 carbon emissions baseline, we have already reduced our total annual carbon emissions by 70%. In 2016 our total carbon emissions were 121 tonnes, in 2023 this was reduced to 35.2 tonnes.

To help achieve our commitment, we have taken the following actions:

- We have updated our **organisational values** to specifically state our commitment to achieving net zero
- We have set a **carbon budget** for each team and require staff to record the carbon impact of all their work activities
- We have a **quarterly carbon target** which reports the organisation's carbon emissions to our board as a Key Performance Indicator
- We have implemented a **sustainable business travel** policy that prioritises lower carbon modes of transport
- We have set up **'cycle to work' and electric car schemes**, to allow staff to buy an electric bicycle or car to reduce their commuting emissions

- We have **aligned our investments with our organisational values**, to ensure that they 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
- We have signed up to the **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 transparent and accountable to others on our commitment. 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 continuing to learn, innovate and find ways of achieving the impact we need to have as an organisation, without emitting unnecessary greenhouse gasses. We will also be engaging with our external partners and hope they will join us on the journey towards net-zero.

GOVERNANCE

IN 2023 WORLD HABITAT COMMISSIONED AN INDEPENDENT EXTERNAL BOARD EFFECTIVENESS REVIEW. THE REVIEW WAS CARRIED OUT BY THE CENTRE FOR CHARITY EFFECTIVENESS AT BAYES BUSINESS SCHOOL.

The review comprised interviews with all trustees and senior management, observations of board meetings and a review of all of World Habitat's policies and procedures. The review made a number of recommendations for improvements which have been accepted by the board and developed into an action plan which the organisation is introducing over 12 months. The review commented that:

“The board works well as a team, recognising its collective responsibility and the part played by the executive in providing assurance through information, dialogue and effective compliance with agreed systems and processes. Board members are skilled, experienced and professional, adding value to discussions, willing to learn and offering the necessary commitment and flexibility to carry out their trustee role and responsibilities. The board and staff team pride themselves on living the charity's values. Engagement with staff, partners, network members and other stakeholders, through the Awards programme and network members, enables the organisation to punch above its weight, and have wide reaching positive impact.”

CHARITY CODE OF GOVERNANCE

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. This code was used as the basis of the board effectiveness review. The trustees and senior management team review our compliance with the code annually and will continue to do so to ensure that good governance is maintained and continually improved.

Trustees agreed that we will publish any areas where we do not meet the standard in the annual report.

AREAS OF LEARNING

NOT EVERYTHING WENT ACCORDING TO PLAN IN 2023. OUR VALUES SAY THAT WE WON'T BE AFRAID TO FAIL, AND WE WILL LEARN FROM OUR MISTAKES.

Our planned development work with our World Habitat Award winner Homes for Good did not take place as hoped. We intended to help them develop a new social investment model. However, other priorities meant that the work was postponed and will now take place in 2024. We have learned that our plans need to take better account of our partners' priorities and availability.

Our work establishing the Middle East and North Africa Housing Justice Network was interrupted by a series of disasters and wars that befell the region. In February a series of earthquakes struck Southern Turkey and Northern Syria. Our partners in the region switched to an emergency response. In April a war broke out in Sudan between rival factions of the military government of Sudan. This caused our partners in Sudan to temporarily cease operations. In October the Israel-Gaza war broke out. Although the Network does not have Palestinian or Israeli members, the effect on the region and our partners was profound. The war caused the network to refocus its activities and purpose around the human rights abuses that were unfolding in the war.

We planned to carry out an evaluation of the World Habitat Awards. However, a reduction in staff capacity meant that it was not possible to complete it. The evaluation is planned to take place in 2024 with results published in 2025.



FUTURE PLANS

2024 IS A SIGNIFICANT YEAR FOR WORLD HABITAT. THIS YEAR WE WILL BEGIN TO IMPLEMENT OUR AMBITIOUS NEW STRATEGY THAT WILL GUIDE OUR WORK FOR THE NEXT DECADE.

In an uncertain and rapidly changing world, it may seem difficult to plan so far ahead, but we aim to set broad principles that will apply the charity's objectives into the 2030s. We will revisit the strategy regularly to plan how the strategy will be applied in practice. This strategy will build on our previous successes and seek to help us identify more housing solutions, with greater impact, for more people in housing need.

A key part of our next strategy is an acknowledgement that the world is in a climate emergency. The impacts will have a profound effect on housing and the way people live. New thinking and solutions will be necessary to protect people from the risks and to accelerate the road towards net zero so the worst effects can be averted.



Annalise Kaylor/Habitat for Humanity © Habitat for Humanity International

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 homes.

Our Community-Led Housing work 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.

FINANCIAL REVIEW

OVERVIEW OF THE YEAR

In 2021, 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 two years (until December 2023). The implementation of the plan started during 2022. The Trustees carried out another review of the charity's activities in 2023 and produced a strategic plan for the following three years (until December 2026).

The total income for the year was **£1,169,426**. This represents a 2.2 per cent increase on the income in 2022 of **£1,144,525**. The increase is primarily due to additional investment income. The principal funding source is income received from financial investments (**£1,138,082** i.e. 97.3 per cent), with the remaining 2.7 per cent secured from grants, rental income and interest. Expenditure in the year was **£1,131,733**. This was lower than income by **£37,693**. This included costs for renting the office at Gresham Works.

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 Memorandum and Articles of Association, the charity has the power to make any investment that the trustees see fit. 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 increased by 1.68 per cent from **£1,143,187** in 2022 to **£1,162,398** in 2023. There was an increase of **£1,682,210** in the valuation of the World Habitat total investment portfolio at the year end from **£33,140,396** in 2022 to **£34,822,606** in 2023. This increase was mainly due to a recovery in the markets after the ongoing conflict between Russia and the Ukraine.

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.

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. We will continue this commitment in our strategy from 2023 onwards.

- **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.

In 2023 we carried out our diversity monitoring for staff and trustees, made further improvements to our recruitment processes to appeal to areas where we are underrepresented.

We implemented an action plan based on the information gathered from the National Centre for Diversity and Stronger Foundations, this has been shared with staff and is currently being completed. Trustees received diversity training in 2023. Staff are due to receive diversity training in 2024.



OUR VISION IS A WORLD WHERE EVERYONE HAS A SAFE AND SECURE HOME

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.

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