



Business Plan

July 2026- June 2028



1. Introduction

Habitat for Humanity Australia South Australia is part of the global Habitat for Humanity movement – **A world where everyone has a decent place to live.**



HFH Global Strategic Framework

Habitat for Humanity SA is an affiliate of Habitat for Humanity Australia, which is nestled within Habitat for Humanity International's Asia Pacific region. Habitat for Humanity Australia's Strategy (2024-2027) commits to "grow our role as an enabler and collaborator of the housing sector to support the delivery of impactful housing solutions focused on increasing access to decent, secure, affordable and resilient housing for the most vulnerable".

As shown below, Habitat for Humanity Australia is seeking outcomes in four main areas: increased housing supply; improved quality of housing; more resilient communities and a strengthened housing sector.



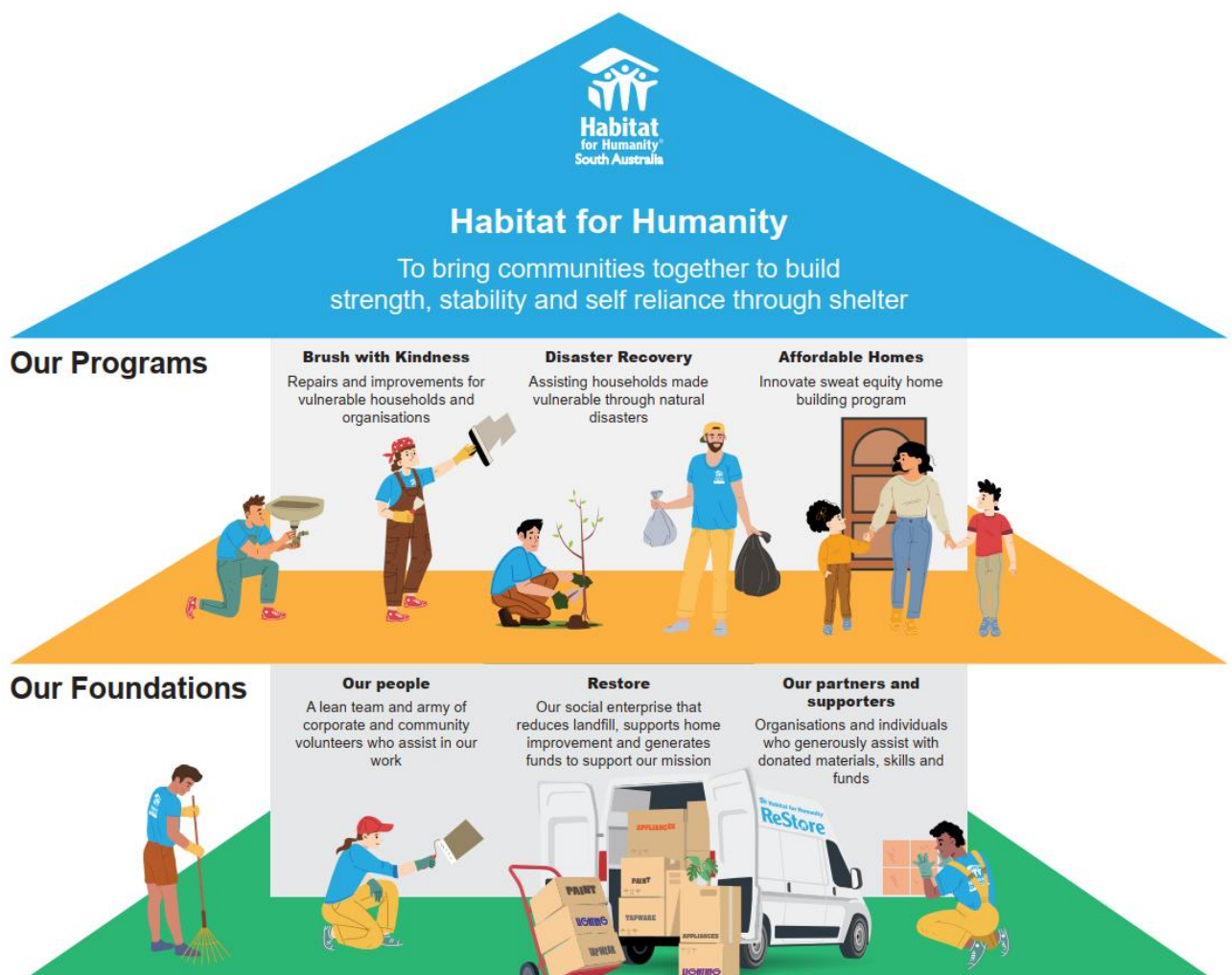
HFH Australia priorities

Habitat for Humanity Australia South Australia

Habitat for Humanity SA aims - *To bring communities together to build strength, stability and self-reliance through shelter.* Inspired by the vision that everyone deserves a decent place to live, Habitat for Humanity South Australia partners with organisations and individuals through safe, affordable housing.

We've been working alongside South Australian communities for more than 35 years to deliver affordable homes, disaster recovery and a 'brush with kindness' to vulnerable households and organisations.

Everything we do is on the back of an amazing pool of corporate and community volunteers, generous partners and donors, and our social enterprise Restore, based at Alberton.



Our Values: Humility, Courage, Accountability and Kindness

2. Housing - A basic human need

Housing is one of the key social determinants of health, and stable housing has been linked to improved health and wellbeing, better educational outcomes, greater capacity for social and economic participation, and community cohesion. Insecure, poor quality and unaffordable private rental is identified as a contributor to social exclusion, poverty and instability.¹

Australia's housing crisis

Australia is experiencing a severe and worsening housing crisis, marked by deficits in available housing, high levels of unaffordability, poor tenure security for renters and poor quality of housing.

House prices and rents are consistently growing faster than wages, rental vacancies are near all-time lows, 169,000 households are on public housing waiting lists, 122,000 people are experiencing homelessness and projected housing supply is very low. (State of the Housing System, 2024)

At the 2021 Census, it was estimated that over half a million low-income households were not in appropriate housing on Census night - around one in fifteen households (Deloitte, 2023). Australia has record levels of unaffordability, both for home ownership and rental (ANZ Core Logic, 2023).

These national trends are manifesting locally. South Australia is experiencing rising levels of housing stress, poverty, and homelessness, driven by a combination of low incomes, rapidly increasing rental costs, limited housing supply, falling provision of social housing and under-resourced support systems.



The Housing Crisis in SA²

¹ AHURI Fact Sheet (2019) Maslow's Hierarchy of Needs – Related to housing

² Raynor, K & McKenzie, S. (2025). *Poverty and housing in South Australia*. Per Capita & The Wyatt Trust: Melbourne, Victoria.

3. Our Strategic Priorities

In developing this business plan, we reviewed our previous strategic plan considering our evolving operating environment, and external housing landscape.

We heard from our partners, donors and supporters, as well as our Habitat staff, volunteers and board. This process confirmed the importance of partnership and connections to Habitat's success. Simply put, we cannot do it alone, and Habitat can achieve greater impact by playing to our unique strengths and supporting our partners to do the same.

We also heard that there is a strong appetite to continue and refine our affordable homes program, while also investigating alternative options and new models that could support more people/households into secure affordable housing. Innovation is key if we are to widen our impact and make the most of Habitat's unique competencies, reputation, resources and partnerships.

We are also committed to a continued focus on Brush with Kindness as a core Program based on its positive social impact and alignment with our mission and values. We want to create momentum and increased certainty of our corporate volunteers, develop a more integrated, streamlined national approach and demonstrate its significant social impact.

ReStore's income continues to increase, supporting Habitat's core programs. We want to sustain and grow our ReStore social enterprise to generate funds to support our mission and reduce waste to landfill.

The disaster recovery work undertaken by Habitat is highly valued and we want to plan for our involvement by clarifying the basis for our involvement that is, what assistance can we provide and the financial arrangements that need to be in place.

Underpinning all of Habitat SA's activities are our partners, supporters and volunteers. We need to continue to develop and foster our partnerships with organisations and individuals who assist with donations. Our people are core to deliver our programs, and we will continue to develop our staff and volunteer base.

We acknowledge that in an uncertain world we also need to keep some space and time to deal with unknowns including any new opportunities that arise. Habitat SA will use a decision-making framework that assesses both the desirability and feasibility of the project opportunity.

4. Our priorities for 2026-2028

Focus area one: Housing and shelter

- 1.1. Build and strengthen Habitat SA's unique affordable homes program
- 1.2. Investigate alternative models that can support more people/households into secure shelter.

Focus area two: Improve the quality of shelter

- 2.1 Continue to deliver Brush With Kindness and work to develop it as a self-sustaining program while maintaining its impact.
- 2.2 Work with Habitat for Humanity Australia to develop and implement a social impact measurement framework for BWK
- 2.3 Explore the development of a Healthy Homes program to help more vulnerable households with minor home repairs and improvements to underpin their health and wellbeing.

Focus area three: ReStore growth and development

- 3.1 Sustain and grow our existing ReStore social enterprise
- 3.2 Explore and implement new ReStore opportunities that enable us to widen our circular economy impact and generate revenue to be reinvested into our programs.

Focus area four: Recovery ready

- 4.1 Confirm and plan for how we will support disaster recovery assistance to households.

Focus area five: Sustainable foundations

- 5.1 Maintain good governance and effective financial management
- 5.2 Sustain and develop mutually beneficial partnerships that enable us to broaden our impact
- 5.3 Provide a safe and supportive environment for our people
- 5.4 Invest in our communications and marketing capabilities to engage more people in our work