



# 50 for 50

Readying for the next 50 years of impact  
Strategic Priorities 2026-2028

This document accompanies Habitat's 2026-2028 Strategic Plan. On the pages that follow, you'll find descriptions for each of the 15 strategic priorities in the strategic plan.

## **50 for 50: Ready for the next 50 years of impact**

### **Build more and better housing**

- 1.1 Scale building, repair, and home improvement innovations
- 1.2 Expand integration of energy efficiency and climate resilience strategies
- 1.3 Strengthen Habitat's position in disaster resilience and recovery

### **Transform housing systems**

- 2.1 Improve access to housing finance
- 2.2 Test & scale product and service innovations that help housing markets reach more people
- 3.1 Accelerate locally led advocacy around coordinated policy priorities
- 3.2 Invest in research to increase our influence through data and evidence

### **Inspire action for housing**

- 4.1 Expand and deepen local volunteering
- 4.2 Increase understanding of housing's contribution to health, education, equity and economic outcomes

### **Develop key HFH capabilities**

- 5.1 Harmonize our programmatic approach, including our commitments to people-centered development and community empowerment
- 5.2 Strengthen network leadership including board members, national directors, and executive directors
- 5.3 Standardize core operating model and streamline people-centered processes and technology across the global network

### **Fund the Mission**

- 6.1 Optimize collaborative fundraising and innovate donor acquisition approaches in the U.S. market
- 6.2 Accelerate growth of large, transformational gifts and awards

### **Demonstration Countries**

- 7.1 Demonstrate opportunity to scale impact in the international network

# 50 for 50

Readying for the next 50 years of impact



## 50 for 50: [Readying for the next 50 years of impact](#)

Housing has changed significantly in the last five years – and the COVID-19 pandemic is not the only reason. Migration for economic, conflict-related, and environmental reasons has shifted and increased the housing need. Building materials have gotten more expensive. And land costs, home prices, and rents have spiked. Most notably, housing markets that previously functioned – including in North America and Europe – are failing to deliver the housing needed to meet demand.

Around the world, housing markets are broken. As an organization with a vision of a world where everyone has a decent place to live, this ballooning problem gives us a sense of urgency. Even though we have increased our impact 100-fold over the last 15 years, we are not satisfied – and we will not be until our vision is reality.

We began as a grassroots movement in 1976, encouraging local Habitat entities to spring up across the globe. Today, Habitat works in 70 countries, and all 50 U.S. states and Puerto Rico. These local organizations are dedicated, enterprising, and deeply connected to the housing needs of the communities in which they live and work – all elements of what makes Habitat unique and trusted. Our grassroots beginnings also mean that we've tended to be highly independent and hyperlocal; we are a global network in name, but not fully in action.

To make significant progress, we must evolve how Habitat for Humanity works, **coming together as one global network to step up our impact**. Our strategic plan for fiscal years 2026-2028 focuses on readying ourselves for our next 50 years of impact by aligning the Habitat network behind the ideas we believe will drive scale as our 50th anniversary approaches. We have set an **ambitious goal of increasing access to affordable housing for 50 million people** – and that is why we are calling this plan 50 for 50.

In the following pages, you will find detailed descriptions of the various "strategic priorities" that are driving our work and the changes they will bring to our operations. These priorities explain the "how" behind our ambitious targets and the network we aim to become. Specifically, we want to align our work by:

- **Catalyzing change with big bets:** We believe Habitat is uniquely positioned to spark broader change by focusing on housing finance, green building and resilient housing solutions.
- **Harmonizing our programs and operations:** The global Habitat network is greater than the sum of its parts – both successes and learnings need to be more consistent, shared, and scalable.
- **Inviting a fresh look at housing:** While Habitat for Humanity is well-known in some places, we're not well-understood – many of those who know Habitat don't understand the huge impact housing has on the most pressing issues facing people and the planet. We want to harness the global conversation around the housing need to ignite a global movement to bring safe, affordable housing within reach for everyone.

In sum, our destination – a world where everyone has a decent place to live – is clear, and so too are our roots in faith and equity. Our path from a grassroots movement to a truly global one, and the need for the next big step up in our journey, reflect a changing landscape. We have evolved

and grown throughout our history; **working together, we can and will build the future we wish to see.**

## Strategy Lexicon: Key terminology used to describe our strategic plan

- **Strategic Framework:** the one-page summary of our strategic plan containing the “one house” diagram
- **Strategic Focus Areas:** the segments of the plan containing groups of strategic priorities (e.g. Build more and better homes or Develop key capabilities)
- **Programmatic Focus Areas:** the three strategic focus areas in the top of the strategic framework (Build..., Transform..., and Inspire...)
- **Operational Focus Areas:** the two strategic focus areas aimed at improving our operational capacity (Develop key capabilities and Fund the mission)
- **Three-year impact targets:** the high-level targets contained within the Programmatic Focus Areas (e.g. Improve housing conditions for 3M people through new construction and improvements)
- **Strategic Priority:** the bulleted statements contained within each strategic focus area where HFHI will focus its efforts to contribute to the three-year impact targets
- **Program:** a level of work below strategic priority, this is a set of projects and milestones aimed at advancing a particular strategic priority
- **Project:** a set of activities with a defined budget, timeline and scope that contributes to a program within a strategic priority
- **Milestone:** a key deliverable or stage-gate in the implementation plan of a particular program or strategic priority
- **Core Operating Model:** the structure, roles, responsibilities, processes and systems that make up our business and allow us to deliver on the strategy

# Build more and better housing

## 1.1 Scale building, repair, and home improvement innovations

This priority focuses on increasing the production of new homes, improvements to existing homes, and the protection of existing housing stock through repairs and incremental improvements. It includes key programming aimed at building capacity for these types of interventions and expanding US affiliate access to resources.

### *Key Programs*

- **US affiliate lending facilities:** Habitat Capital has developed a range of lending facilities and strategies to help affiliates sustain and grow their production, while also pursuing new and innovative opportunities. These include the already launched Enterprise Lending Fund, US Property Acquisition Fund, and HMS Loan Fund.
- **Building network construction capacity:** This program aims to accelerate the adoption of incremental construction, repairs, and home improvements within the network through training, knowledge resources, and related program standards. This will include the adaptation of design and technology to the unique circumstances of target populations. Within the US network, capacity-building efforts will focus on repair programs and the shift from being builders to developers.

## 1.2 Expand integration of energy efficiency and climate resilience strategies

This priority seeks to integrate climate resilience and environmental sustainability across Habitat's global programs and operations. This includes network enrollment in a Global Climate Approach, integration of innovations in construction processes, capacity building throughout the network about climate resilience strategies, and expansion of climate-related programs across our global portfolio.

### *Key Programs*

- **Global Climate Approach:** Definition of a Habitat approach to climate change that can be adapted to the unique needs of affected populations we work with across the network. This includes Habitat's official position on climate and housing, guidelines on adapting programs and operations to climate change, and identification of resources to support local application of this approach.

## 1.3 Strengthen Habitat's position in disaster resilience and recovery

This priority focuses on clarifying Habitat's position in disasters, with an emphasis on recovery, reconstruction, and preparedness. This includes defining our value proposition in this space, updating the Pathways to Permanence framework, and enrolling the broader HFH network in these changes.

### *Key Programs*

- **Global Disaster Recovery and Resilience Approach:** This program seeks to establish Habitat's approach to enhancing housing resilience and recovery in disaster situations. This includes clarifying Habitat's unique value in the transition from response to recovery and

providing guidance on the types of activities Habitat should and should not engage in. Additionally, it will establish criteria to assess the readiness of US affiliate and NOs for future disasters, along with tools for designing and executing recovery programs and enrolling the network.

- **Response Sector Engagement:** We will continue to work with organizations, governments, and donors to advocate for durable, permanent shelter solutions in response to disasters and humanitarian emergencies. This includes joining sector coalitions, forming global partnerships with humanitarian groups, and contributing to best practices through research.

## Transform housing systems

### 2.1 Improve access to housing finance

Access to affordable housing finance remains a major barrier for low-income families. This priority focuses on expanding affordable housing finance products and services. We aim to transform housing finance systems by engaging financial intermediaries, investors, donors, policymakers, and regulators to promote affordable housing as an asset class. Building on the success of MicroBuild Fund 1, we will scale access to affordable housing finance and strengthen the global impact of our housing finance initiatives.

#### *Key Programs*

- **MicroBuild Initiative:** The transition from MicroBuild Fund 1 (MB1) to MicroBuild Fund 2 (MB2) is driving the launch of the MicroBuild Initiative. This initiative includes wholesale lending funds for microfinance institutions (MFIs) and other financial institutions, enabling them to provide housing loans to low-income households and key players in the affordable housing supply chain. It also aims to expand our technical assistance, focusing on business model development, capacity building, and innovation, particularly in financing green affordable housing.
- **Refine Global Programmatic Strategy for Advancing Access to Affordable Housing Finance:** This program aims to strengthen the financial sector's ability to offer affordable, climate-resilient housing finance for low-income families—through expanded products, innovative technical assistance, and improved internal practices.
- **Policy and Regulatory:** This program captures activity aimed at all three levels of the policy and regulatory system:
  - **Micro-level:** Providing loans and technical assistance to financial intermediaries (e.g., through MB1 and MB2).
  - **Meso-level:** Building the capacity of organizations like the Kenya Mortgage Refinance Company (KMRC) and Tanzania Mortgage Refinance Company (TMRC).
  - **Macro-level:** Promoting supportive policies and regulations by collaborating with central banks, ministries of finance, and other key stakeholders.
- **US Domestic Mortgage Liquidity Strategy:** Developing a strategy for US affiliate access to capital for mortgage lending. This includes assessing the feasibility of a US Mortgage lending company that offers a commercially viable model for increasing access to affordable housing finance.

## 2.2 Test & scale product and service innovations that help housing markets reach more people

Market systems development in housing has driven some of the greatest impact in Habitat's history. Critical to this success has been TCIS's ability to identify, scale, and share effective practices across the sector. This strategic priority seeks to expand TCIS's market systems work by growing initiatives like ShelterTech and Shelter Venture Fund, integrating market systems programming across Habitat's broader network, and introducing tools to support this integration.

### *Key Programs*

- **Support to ShelterTech enterprises:** Habitat for Humanity's support of ShelterTech focuses on advancing entrepreneurial housing solutions that can significantly improve the lives of low-income families. ShelterTech will play a key role in expanding TCIS programs geographically and fits within an updated TCIS focus on entrepreneurship and enterprise.
- **Market Systems Programming Expansion:** The expansion of TCIS programs outside of the five "Lab" geographies (Peru, East Africa, India, Philippines, and Mexico), including the integration of TCIS with the broader HFH network, learning networks, and program design.
- **Housing Systems Training and Advisory Services:** TCIS is developing a housing systems toolkit to align with the more holistic approach of the Harmonized Program. This includes a focus on cross-cutting themes like climate and gender equity, as well as scalable strategies for media, finance, labor, and employment systems.

## 3.1 Accelerate locally led advocacy around coordinated policy priorities

Access to housing is largely driven by local context and policy. This strategic priority seeks to build our network's capacity for local housing advocacy. At the same time, we aim for greater coordination by establishing common policy priorities and themes. By uniting the Habitat network around a small number of select priorities, we can more effectively share advocacy resources and strategies that increase our influence and improve access to adequate, affordable, and sustainable housing.

### *Key Programs*

- **Habitat Voices in Action (U.S.):** Building on the momentum from the Cost of Home campaign, Habitat Voices in Action calls on the U.S. network and HFHI to integrate advocacy as a core part of how we serve our communities and achieve our vision.
- **U.S. Federal Homeownership Support:** Under the banner of Habitat Voices in Action and in alignment with Habitat's national policy platform, Habitat will advance a federal advocacy agenda and implement a federal strategy aimed at increasing homeownership supply, advancing equitable homeownership access, and improving homeownership resilience.
- **Build capacity for advocacy within Habitat national entities:** Habitat national entities have varying levels of advocacy, understanding and experience within their current operations. This project will prioritize building the capacity of Habitat national entities, by leveraging the Home Equals campaign as a primary tool, to start, strengthen, or expand their advocacy efforts and contribute towards greater HFH influence and impact globally.

This includes work already underway in Brussels and increased Global Funding Network (GFN) efforts to support National Office advocacy efforts.

- **Influence foreign assistance for adequate housing:** This effort will work to directly advocate for increased foreign assistance to housing, urban and slum upgrading policy, priorities, and funding from donor governments.

### 3.2 Invest in research to increase our influence through data and evidence

This strategic priority aims to enhance our ability to conduct research and coordinate how we use data and evidence to influence globally. It is vital for establishing our thought leadership in the sector, strengthening our influence with donors and housing stakeholders, and fostering growth. Habitat is emphasizing the importance of having a clear influence agenda and target audience for our research to support our program goals. As a result, our current research efforts will focus more on sector relevance and building strategic academic partnerships.

#### *Key Programs*

- **Global Housing Index:** The global housing index and signature research report will be an opportunity for Habitat to contribute to shaping the global conversation about access to adequate, affordable housing. This initiative will provide ongoing analysis of housing data and insights from our network. It will elevate key issues in housing, with a focus on low-income communities and equity.
- **Research Coordination and Accountability:** While research will remain decentralized, we'll establish stronger coordination, quality standards, and governance across the network. This includes using the Research Community of Practice, exploring dotted-line reporting, and providing support and guidance through the Research, Evidence, and Learning team.
- **Piloting Knowledge Translation Products:** We will pilot new formats that leverage both network and external research in ways that can be more easily used by the network, such as evidence briefs. These will be coordinated with Comms and RD to ensure they support positioning and brand efforts.

## Inspire action for housing

### 4.1 Expand and deepen local volunteering

This priority shifts Habitat toward a more impact- and community-centered volunteer model, while still valuing the volunteer experience. It aims to better align volunteer efforts with housing goals, diversify engagement opportunities, and develop tools to measure and deepen impact.

#### *Key Programs*

- **[Global] Volunteer Profile:** This program focuses on enhancing understanding of who Habitat volunteers are through the creation, testing and improvement of data collection tools. It will allow us to understand more about the demographic make-up of our volunteer community and the ways in which they engage.
- **[Global] Volunteering Innovation Fund:** This program will establish a grant making fund for national organizations to design and launch local volunteering programs that align with

their core program strategies. It will be funded through Global Village revenue, a cost recovery measure that is already active in some regions and will now become global.

- **[Int'l] Local Volunteering Framework:** This program will develop a framework to facilitate Habitat-led local and youth volunteering. The work will be informed by VIE-conducted research on the state of Habitat's international volunteering, network mapping of non-Global Village volunteering and program themes work. This will help integrate local volunteering into national and regional strategies, program design, and program implementation.
- **[Global] Volunteer Pathways for Change:** This program focuses on designing experiments that explore the connection between volunteering and advocacy. It includes VIE's pilot to better understand volunteer journeys and track shifts in awareness of housing challenges and solutions. The goal is to identify effective models for deepening and broadening volunteer engagement through learning and local-level mobilization.

## 4.2 Increase understanding of housing's contribution to health, education, equity and economic outcomes

This strategic priority includes our brand evolution work, highlighting the need to position Habitat as both a global cause and a thought leader. It gets to how we invite people to see a role for themselves in addressing the global housing need. This applies to the full spectrum of audiences: volunteers, advocates, donors/ supporters, peers, the private sector, government, influencers, and the broader public.

### *Key Programs*

- **Brand Activation:** This program seeks to evolve Habitat's brand beyond "beloved charity activity" to also include "global housing movement". We want to position Habitat not only as a builder but also as a movement where people can come together to create a range of housing solutions that address the most pressing problems facing both people and the planet. By broadening the invitation to participate in our mission, we seek to bring new people to our cause and bring along supporters with a global, locally adaptable brand story. This program will include equipping the network with the tools needed to adapt and promote this brand locally.
- **Global Impact & Thought Leadership:** Leverage new and existing channels to advance thought leadership positioning. While human-driven storytelling will remain a key part of our brand, expanding the types of content to include data, insights, and innovations and how/where we disseminate content will enhance our positioning as an influential cross-sector actor.

## Develop key HFH capabilities

### 5.1 Harmonize our programmatic approach, including our commitments to people-centered development and community engagement

To significantly increase our network impact, we will pursue two types of changes in our network's programming. First, we will define an approach to program design that increases coordination across building, advocacy, market systems, volunteering, community mobilization, and research.

Second, we will lay the groundwork to make this approach something that is consistently implemented across the global network. This includes the creation of program standards, global program priorities, a common approach learning, and a common results measurement capability.

#### *Key Programs*

- **Core Program Approach:** We will work with our US and International network councils to agree on common program frameworks, tools, and methodologies that should be standardized and scaled through the network. Chief among these will be a set of core program standards and associated accountability mechanisms within the network.
- **Program Priorities:** We will identify a small number (2-4) programmatic priorities around which we will coordinate our building, advocacy, market systems, volunteer and constituent engagement, and research efforts.
- **Culture of Learning:** We will begin building a culture at HFHI and in the broader network that values and rewards contributions to and use of learning opportunities in programs. This includes learning standards, processes, and contributing to Knowledge Management.
- **Results Measurement System Alignment:** We will define a single, standard global Program and Project Management system that allows the tracking of outcome and output indicators based on the logical framework of interventions. This includes the creation of a list of core indicators and a library of secondary indicators.

## **5.2 Strengthen network leadership, including board members, national directors, and executive directors**

This priority brings a stronger emphasis on shared leadership across the global network, deeper collaboration with network bodies, and the development of a common culture rooted in learning and connection. It also introduces a more consistent focus on strengthening local boards to drive greater impact.

#### *Key Programs*

- **Strategy Enrollment:** The process of cascading the new strategic plan through HFHI staff and the broader HFH network including tools for localization; alignment of existing strategies, goals and targets; creation of tools for strategy management; and support to new planning efforts.
- **Board Development Portfolio:** A set of projects aimed at building the capacity of our boards internationally and within the US including clearer definition of roles, development of tools, access to training, and more relevant reporting from and engagement with HFHI.
- **Leadership Development Strategy:** The suite of projects aimed at building the capabilities of existing and potential leadership within the network for leading people, navigating the broader Habitat network, furthering their technical skills, increasing their housing IQ, and modeling the values and commitments to diversity, equity and inclusion that underpin our culture.

- **One Network Culture:** we will collaborate with the broader network to integrate and refresh the good work done over the last several years related to our faith foundation, values, commitments to DEI, people-centered development, network learning, and systems change.

### 5.3 Standardize core operating model and streamline people-centered processes and technology across the global network

Our operating model outlines how HFHI and the broader Habitat network collaborate to deliver essential business support services that enable the effective design, funding, and implementation of programs. This strategic priority identifies key initiatives to strengthen this model. The transformation of Habitat’s digital platforms will be a critical factor in our ability to improve business support to the network and more effectively raise and deploy restricted revenue.

#### *Key Programs*

The workstreams below can put us on the footing for a significant step up in the quality of programming. These workstreams are highly interdependent.

- **Network Structure:** As we move to increase the consistency and quality of our programming, business support services, and technology systems, we will need to define clear and consistent roles and responsibilities for institutions within our federated network (HFHI, Branches, NOs, US affiliates and SSOs); we will need to clarify HFHI’s own matrix management structure. We will need to identify global functions that provide shared services, clarify the core role and priority responsibilities of Area Offices, and align leader job descriptions to this architecture. We will also need to develop a restricted revenue cost recovery model that allows Habitat to finance more of its program operations from restricted grants.
- **Removing Barriers for global scale and impact:** We will implement critical software solutions that are foundations for UNIFY: *Forward* and the broader digital transformation of our network including (1) Scalable technology: National Office Migration; (2) Data Governance and a common data model; (3) Cybersecurity; and (4) Collaboration.
- **UNIFY: *Forward*:** We will design, install and deploy digital platforms for: (1) Enterprise Risk Management, (2) Core HR Operations, (3) Core Finance Operations, and (4) the full Grants Lifecycle. As part of this process, we will define and/or streamline the processes that drive these four functions within our business.
- **Governance Framework:** We will provide, continually improve, and enforce clear minimum standards for performance. In the US this includes the “Core Standards”, “Quality Assurance Checklist”, and “Good Standing” process. Internationally, this is consolidated into the “Core Operating Standards”.

## Fund the Mission

### 6.1 Optimize collaborative fundraising and innovate donor acquisition approaches in the U.S. market

Collaborative Fundraising, a key part of the Collaborative Operating Model, aims to reduce competition and donor confusion within Habitat to boost revenue. Focusing on individuals, who

make up 80% of the U.S. philanthropic market, the initiative involves 197 U.S. affiliates sharing revenue through Habitat's national marketing program. Over the next three years, we'll refine processes, improve data sharing, and launch joint major donor programs to tap into high-capacity donors. This effort also explores new, cost-effective donor acquisition strategies and strengthens local engagement to attract more donors and increase value.

#### *Key Programs*

- **Deliver Infrastructure to Optimize Collaborative Fundraising:** With the launch of Collaborative Fundraising at the start of FY25, this program aims to take that work from installation to realization. We will start with stabilization and then begin to assess current processes, tactics, roles and responsibilities to look for improvements and efficiencies.
- **Innovate New Direct Market Approaches:** This program will define, co-create and pilot new acquisition approaches for direct marketing in the US. The goal is to find effective and efficient new ways to acquire donors and continue filling the donor file for HFHI and affiliates and optimizing our direct marketing spend.
- **Major Gifts Collaboration:** This program will focus on harnessing our greatest growth opportunity, which is collaborating with US affiliates on major gifts. The centerpiece of this effort will be the identification of key demonstration markets to pilot and co-create a new model for major gift fundraising with affiliates. How is this different than what we do today?

## **6.2 Accelerate growth of large, transformational gifts and awards**

This priority focuses on growing large (\$500K+), targeted gifts from major donors, corporate partners, professional foundations and global institutions. We will build upon our strengths to expand and deepen corporate partnerships, capitalize on global wealth and giving trends, and capture our fair share of large institutional awards in key countries. Critical success elements include strengthening and expanding core fundraising capabilities in talent and donor materials. Lastly, a key dependency will be strengthening our grant management process to improve cost recovery and all elements of the grant cycle from proposal design to implementation.

#### *Key Programs*

- **Top Markets, Top Donors:** This initiative aims to expand the number of 7-figure and 8-figure donors globally to support our strategic goals. We'll target at least 50 "mega" donors, build cultivation plans, and focus on major donors, corporate partnerships, and key markets. Additionally, we'll work with regional leads to grow the donor pipeline and explore new partnerships in donated products and cause marketing to drive innovation and brand awareness.
- **New Go-to-Market Approach:** As we shift from selling projects to focusing on impact, we will update our donor materials and approach. Using brand research insights, we'll bundle strategic initiatives into key impact priorities and create customizable donor materials. We'll also refine our donor value proposition and benefits to increase giving. Additionally, we'll launch a year-long 50th anniversary engagement plan to celebrate our achievements and energize support for the next three+ years. Key steps include identifying program priorities and impact metrics.

- **Talent Capability and Capacity:** Building a top-tier fundraising team with the skills to secure \$500K+ gifts is key to growth. We'll start by filling leadership gaps and upskilling teams on housing and impact priorities. Using the MicroBuild Initiative campaign as a pilot, we'll build confidence and expand our focus. Other priorities include strengthening the pipeline process, improving tracking, sharing success stories, and using workshops and communities of practice to accelerate learning.

## Demonstration Countries

### 7.1 Demonstrate the opportunity to scale impact in the international network

Our network remains inconsistent, and regularly, members of our federated network struggle not only to scale their impact but simply to sustain themselves. This strategic priority includes the identification of seven national organizations and two regional partnerships to demonstrate new NO sustainability, growth, and impact models. Our National Organizations are where all elements of our strategy truly come together, and this gives us an opportunity to co-create that model together.

#### *Key Programs*

The demonstration countries are comprised of 6 individual pilots in Kenya, Poland, Ethiopia, Mexico, India and Nepal. Additionally, three regional approaches are being tested in Central America (Guatemala, El Salvador, and Honduras), the Middle East and Northern Africa (inclusive of Lebanon, Egypt, and Jordan), and the Pacific Islands.

- **Strategy Enrollment:** This process will focus on enrolling demonstration countries in the new global strategy including: the creation or alignment of existing national strategies; baseline capacity assessments; and detailed implementation planning.
- **Learning:** The ultimate objective of the demonstration country portfolio is to collaboratively find a new, scalable, and transferable operating model for National Organizations. This will include a continuous process of monitoring and adaptation throughout the next three years.
- **Evaluation and Planning:** The final stage of the initiative will be a robust evaluation of the performance of capacity building efforts. This will form the basis for a scaling strategy to be launched as part of the next strategic planning cycle.