



# Strategic Plan Update 2026–2029: Building the Next Chapter

# Welcome

Across Canada, the dream of homeownership is becoming increasingly out of reach. At Habitat for Humanity Halton–Mississauga–Dufferin, we have not given up on that dream.

Rising housing costs, limited supply, and economic uncertainty are making it harder than ever for working families to find stable and affordable housing. At Habitat HMD, we believe that everyone deserves a safe and decent place to live. Affordable homeownership provides families with the stability they need to build stronger futures. Research shows that Habitat homeowners experience higher household incomes, improved financial security, and better overall wellbeing, with many reporting improved mental health compared to renting. Since 2006, Habitat homeownership has also contributed more than \$168 million to Canada's GDP.

In 2022, we launched an ambitious 10-year goal: to triple the number of families we serve by creating at least 130 new homes by 2032. The first chapter of that plan focused on strengthening our foundation—building the governance, leadership, systems, and

partnerships needed to support long-term growth.

Today, we are entering the second chapter of that journey.

Our Strategic Plan update for 2026–2029 focuses on scaling our impact so that more families can achieve the stability and opportunity that affordable housing provides. While volunteer builds remain an important part of Habitat's legacy, we recognize that new approaches are needed to respond to today's housing challenges. This strategy embraces innovation, new partnerships, and creative financing solutions to expand access to affordable homeownership.

We are deeply grateful to the volunteers, donors, community partners, and supporters who make this work possible. Together, we are not just building homes, we are building stronger families and more resilient communities.

We invite you to join us as we continue building the next chapter.



Mike Brush, Board Chair



Eden Grodzinski, Chief Executive Officer



# About Habitat HMD

Habitat for Humanity Halton–Mississauga–Dufferin (Habitat HMD) is part of a global movement working toward a world where everyone has a safe and decent place to live.

Our purpose is simple: **Together, we build a better future for working families through affordable housing.**

Since 1999, Habitat HMD has brought together families, volunteers, donors, developers, and community leaders to create safe, affordable homes and a pathway to homeownership. What began as a grassroots volunteer initiative in Burlington has grown to serve communities across the Region of Halton, the City of Mississauga, and Dufferin County. To date, Habitat HMD has opened the doors to 100 homes for local families and Indigenous communities, provided skilled construction training to more than 2,400 youth, and currently supports 161 people living in 56 housing units across the region.





## Our Vision

A world where everyone has a safe and decent place to live.

## Our Purpose

Together, we build a better future for working families through affordable housing.

## Our Values

### **Housing For All**

We believe that safe, decent, affordable and sustainable housing is a basic human right that should be available to all.

### **Partnership**

We can best achieve our mission by bringing communities together and working collaboratively with volunteers, individual and corporate donors, all levels of government, real estate developers and other local non-profits.

### **Inclusion**

We believe in the worth and dignity of every human being, and welcome diverse populations including all races, cultures, faiths, abilities, orientations and backgrounds.

### **Innovation**

We embrace change, support continuous improvement, and encourage new solutions.

### **Integrity**

We build trust through responsible actions and are highly accountable for the resources provided to us.



# 10-Year Sightline

In 2022, Habitat HMD set a bold long-term goal: **To triple the number of families served by providing at least 130 new homes between 2022 and 2032.** This 10-year roadmap guides our work in three stages.

## Chapter One (2022–2025): Building a Strong Foundation

The first phase focused on strengthening our organizational foundation—including governance, leadership, operational systems, and financing models.

A key priority was establishing a viable and scalable pipeline of affordable housing solutions. We are proud to report strong progress toward that goal.

Between 2022 and 2025, we:

- Housed 8 new partner families, including 4 in developer-built homes and 4 in Habitat homes that were previously under construction
- Secured commitments for more than 25 additional developer-built housing units
- Constructed 26 tiny homes through our Youth Skilled Trades initiative, which also trained more than 2,400 students and evolved into a social enterprise supporting workforce development as well as Indigenous and gentle-density housing solutions

## Chapter Two (2026–2029): Scaling Up our Community Impact

This phase focuses on scaling our community impact by mobilizing the partnerships established in Chapter One. By expanding our housing programs and strengthening revenue generation models, we will significantly increase the number of families we are able to serve.

## Chapter Three (2030–2032): Maximizing our Societal Impact

This phase focuses on maximizing our societal impact so that more working families can benefit from affordable homeownership.

# What We Learned

Over the past several years, the housing landscape across our region has continued to evolve. Through research, consultation, and strategic planning, several key insights emerged that are shaping our next chapter.

## **The housing crisis demands new approaches.**

Traditional construction models alone cannot meet the growing demand for affordable housing. Volunteer build days remain important yet must be complemented by additional housing pathways.

## **Partnerships are essential.**

Collaboration with all levels of government, developers, donors and community organizations will support Habitat in expanding its reach and increasing the number of families served.

## **Innovative financing can unlock opportunity.**

New mortgage and financing models can help make affordable homeownership possible for more families.

## **Strong organizations create greater impact.**

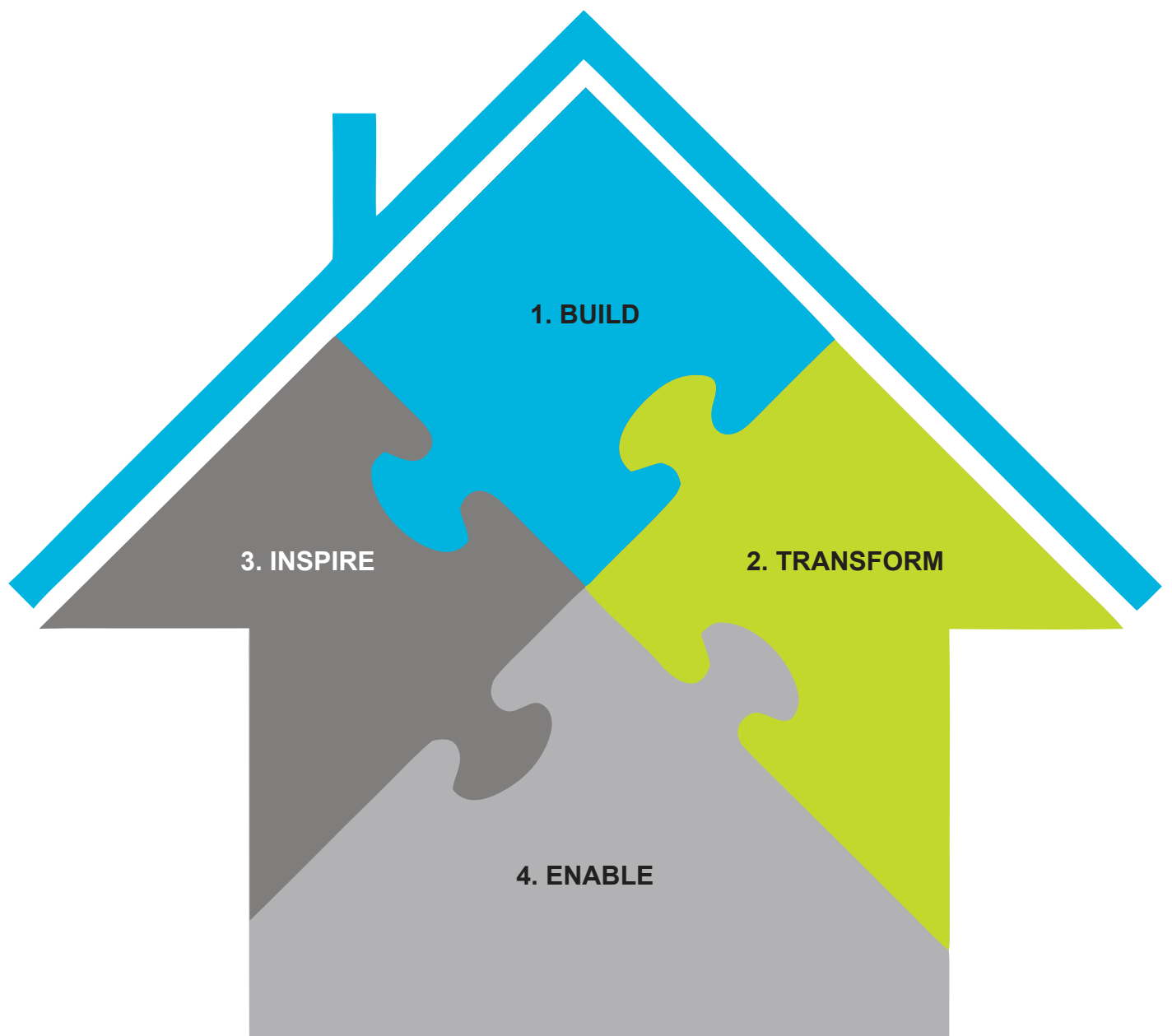
Investing in our people, systems, and culture will enable Habitat HMD to scale its work effectively and sustainably.

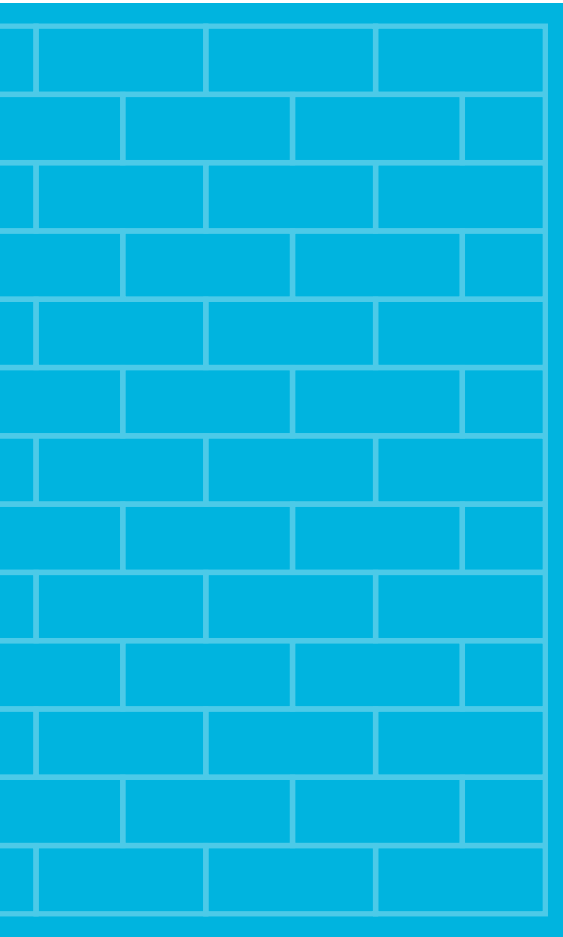
These insights have helped shape a strategy that maintains Habitat's mission while adapting to the realities of today's housing market.



# 2026-2029 Strategic Priorities

To achieve our long-term goal of serving 130 families by 2032, Habitat HMD will focus on four strategic priorities over the next four years. Our priorities are aligned to Habitat for Humanity International to include:





# Build

**Scale our impact by providing housing to more families through a diversified portfolio that meets community needs.**

Habitat HMD will expand the number of people served through a diversified housing portfolio that reflects the needs of our communities.

While traditional home builds will continue to play an important role—particularly in engaging volunteers and donors—Habitat will increasingly work as a partner in securing housing opportunities for families through a variety of approaches.

By collaborating with developers, municipalities, and other housing partners, we will create new pathways to affordable homeownership and increase the number of families we serve.

# Transform

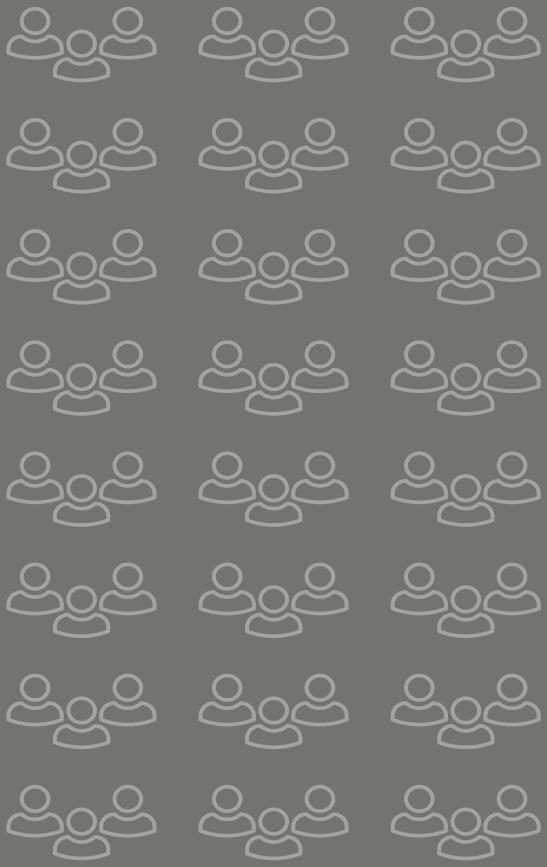
**Position ourselves as a thought leader in affordable housing, regionally and municipally.**

Habitat HMD will strengthen its role as a trusted voice in affordable housing across our region.

By sharing our experience and insights, we will contribute to conversations that shape housing policy and solutions at the municipal and regional levels.

Through collaboration with partners across the housing sector, Habitat HMD will help advance new approaches that expand opportunities for working families to access homeownership.





# Inspire

**Create innovative financing solutions that enable more families to achieve homeownership.**

**Strengthen the affiliate's long-term financial sustainability.**

Affordable homeownership depends on sustainable financial models.

Over the next four years, Habitat HMD will develop innovative financing solutions that help more families access homes while ensuring the long-term sustainability of our organization.

We will also strengthen our overall financial model by diversifying revenue sources and exploring new opportunities to support our mission.

Habitat ReStore operations will continue to play an important role in supporting the organization, while being integrated into a broader strategy for financial sustainability.

# Enable

**Foster a culture of engagement, commitment, and capacity among staff and volunteers.**

Scaling our impact requires a strong and resilient organization.

Habitat HMD will focus on strengthening its internal capacity by investing in leadership development, succession planning, and an engaged team culture.

We will also continue to create meaningful opportunities for volunteers and supporters to connect with our mission and contribute to the work of building stronger communities.



# Strategic Shifts

As Habitat HMD enters the next chapter of its journey, several important shifts will guide how we approach our work.

## **From home builder to housing partner**

While building homes remains part of our mission, Habitat will increasingly work with partners to secure housing opportunities through multiple pathways.

## **From a single revenue engine to diversified funding**

Financial sustainability will be strengthened through a variety of revenue sources that support long-term growth.

## **From individual projects to broader housing leadership**

Habitat HMD will play a stronger role in shaping the conversation around affordable homeownership in our region.

## **From building capacity to scaling impact**

With a strong foundation in place, our focus now shifts to serving more families and expanding our community impact.

# Measuring Our Progress

Habitat HMD will translate this strategy into annual operational plans with clear objectives and measurable targets.

Progress will be monitored regularly and reported to the Board of Directors to ensure accountability and transparency.

By aligning our day-to-day work with these strategic priorities, we will continue moving toward our 10-year goal of serving 130 families by 2032.

# Join Us! Building the Next Chapter



## Shop

Visit a ReStore — Burlington, Milton, Mississauga, or Orangeville. Your purchase builds homes.



## Donate

Give cash or gently used items to support families into affordable housing.



## Partner

Help us find land, properties, or discounted units to create more affordable homes.



## Volunteer

Get hands-on in ReStores — opportunities for students, individuals, and groups.

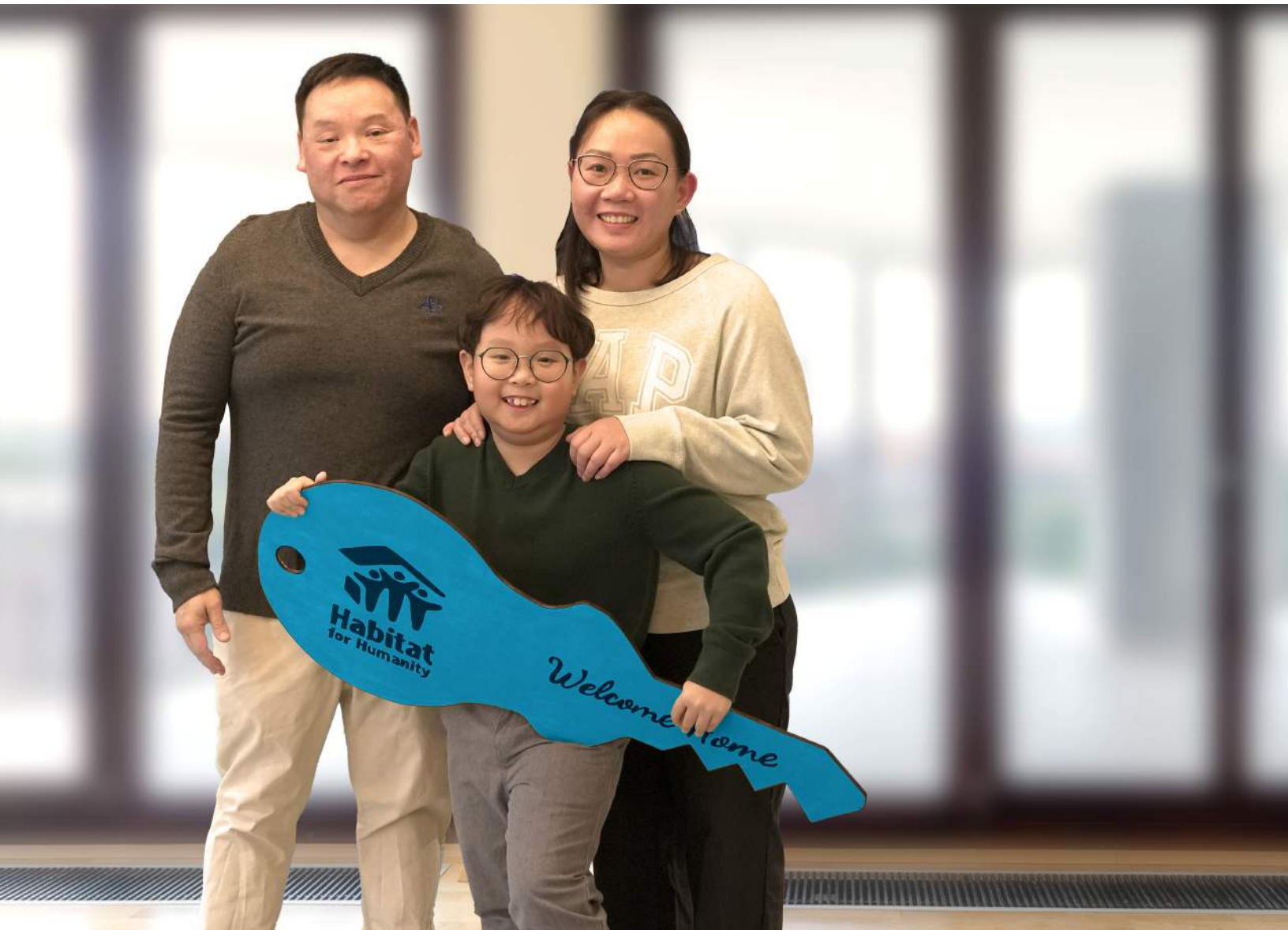


## Advocate

Speak up for policies and funding that make affordable housing possible.

**Together, we can help families build a better future through affordable housing.**





**Habitat**  
for Humanity®

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